

FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
March 31, 2019 Uniform Bank Performance Report

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6/10/2019 9:29:00 AM

### Information

#### Introduction

This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at [www.ffiec.gov](http://www.ffiec.gov). This report has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown herein. For questions regarding content of reports contact: 1-888-237-3111 or email: [cdr.help@ffiec.gov](mailto:cdr.help@ffiec.gov)

#### Financial Institution Address:

ENLOE STATE BANK, THE  
45 NW 1ST ST

COOPER TX  
75432-

The Current Federal Regulator is:  
Federal Deposit Insurance Corporation

The bank was established on: 6/5/1928

The current peer group for this bank is: 17

[Insured commercial banks having assets less than \\$50 million, with 1 full service banking offices and not located in a metropolitan statistical area](#)

#### Footnotes:

Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.

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#### [State Average](#)

#### Bank Holding Company Information:

FRB District / ID\_RSSD 11 / 1108994  
ENTEX BANCSHARES, INC.  
COOPER, TX

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ENLOE STATE BANK, THE ; COOPER , TX  
Summary Ratios--Page 1

Summary Ratios  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Earnings and Profitability	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Percent of Average Assets:															
Interest Income (TE)	5.44	4.14	94	4.93	3.79	94	5.37	3.98	96	5.42	3.82	97	5.48	3.78	97
- Interest Expense	1.13	0.53	94	0.97	0.37	97	1.01	0.42	96	0.71	0.34	92	0.67	0.33	92
Net Interest Income (TE)	4.31	3.60	83	3.97	3.41	79	4.36	3.54	88	4.71	3.46	96	4.80	3.43	96
+ Noninterest Income	0.13	0.40	11	0.18	0.41	18	0.19	0.42	20	0.22	0.42	23	0.20	0.43	17
- Noninterest Expense	2.53	2.83	38	2.25	2.79	27	2.89	2.89	53	3.05	2.85	60	3.03	2.82	62
- Provision: Loan & Lease	0.07	0.04	75	0.00	0.06	59	0.00	0.11	42	0.00	0.10	36	0.08	0.08	62
Losses															
- Provision: Credit Loss Oth	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Assets															
Pretax Operating Income	1.84	1.10	85	1.90	0.99	90	1.66	0.97	82	1.88	0.93	91	1.90	0.98	87
(TE)															
+ Realized Gains/Losses	0.00	0.00	94	0.00	0.00	97	0.00	0.00	94	0.00	0.00	73	0.00	0.01	67
Sec															
+ Unrealized Gains /	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Losses Equity Sec															
Pretax Net Operating	1.84	1.10	84	1.90	0.99	90	1.66	0.97	82	1.88	0.93	90	1.90	1.00	86
Income (TE)															
Net Operating Income	1.59	0.96	84	1.36	0.86	78	1.23	0.84	73	1.24	0.75	82	1.26	0.80	78
Adjusted Net Operating	1.63	1.02	81	1.36	0.91	77	1.15	0.86	66	1.22	0.76	78	1.35	0.81	81
Income															
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	1.59	0.88	89	1.36	0.78	85	1.23	0.76	78	1.24	0.63	92	1.26	0.67	87
Net Income	1.59	0.96	84	1.36	0.86	78	1.23	0.84	73	1.24	0.75	82	1.26	0.80	78
Margin Analysis:															
Avg Earning Assets to Avg	93.72	93.94	42	78.35	93.32	2	88.75	93.79	10	93.11	93.04	47	92.53	92.74	42
Assets															
Avg Int-Bearing Funds to Avg	74.80	66.50	81	75.25	66.47	81	74.79	66.41	83	71.55	66.77	69	71.63	67.35	67
Assets															
Int Inc (TE) to Avg Earn	5.80	4.41	94	6.29	4.08	98	6.05	4.25	97	5.82	4.11	96	5.92	4.09	97
Assets															
Int Expense to Avg Earn	1.20	0.56	94	1.23	0.40	99	1.14	0.45	98	0.76	0.37	93	0.73	0.36	92
Assets															
Net Int Inc-TE to Avg Earn	4.60	3.83	83	5.06	3.67	96	4.91	3.78	92	5.06	3.73	95	5.19	3.71	95
Assets															
Loan & Lease Analysis:															
Net Loss to Average Total	0.03	0.01	78	0.00	0.05	68	0.10	0.14	62	0.03	0.19	43	0.00	0.14	19
LN&LS															
Earnings Coverage of Net	87.00	22.79	96	N/A	20.49	N/A	21.44	21.71	67	87.43	26.01	87	N/A	27.78	N/A
Losses (X)															
LN&LS Allowance to LN&LS	0.51	1.57	4	0.75	1.57	9	0.50	1.53	4	0.65	1.51	6	0.72	1.49	9
Not HFS															
LN&LS Allowance to Net	19.75	12.57	76	N/A	13.77	N/A	5.70	15.03	42	25.86	19.80	74	N/A	18.49	N/A
Losses (X)															
LN&LS Allowance to Total	0.51	1.57	4	0.75	1.56	9	0.50	1.53	4	0.65	1.51	7	0.72	1.49	9
LN&LS															
Total LN&LS-90+ Days Past	0.00	0.24	44	0.00	0.23	55	0.00	0.23	49	0.00	0.18	51	0.00	0.20	52
Due															
-Nonaccrual	0.00	0.67	38	0.50	0.74	59	0.00	0.66	38	0.43	0.72	59	0.50	0.56	57
-Total	0.00	1.06	23	0.50	1.11	48	0.00	1.02	26	0.43	1.03	46	0.50	0.86	47
Liquidity															
Net Non Core Fund Dep New	7.03	-23.60	89	-11.86	-23.22	58	9.31	-19.56	89	8.95	-19.01	86	0.71	-18.21	78
\$250M															
Net Loans & Leases to	83.67	54.67	95	68.21	52.88	77	83.38	55.09	97	78.60	53.91	89	82.06	53.93	95
Assets															
Capitalization															
Tier One Leverage Capital	9.2272	12.66	10	9.1276	12.29	14	9.0932	12.65	8	8.8691	12.07	12	9.5644	11.82	23
Cash Dividends to Net	0.00	31.09	64	0.00	31.54	63	70.09	37.76	75	81.68	40.84	83	81.84	40.72	82
Income															
Retained Earnings to Avg	17.61	3.44	98	15.22	3.01	96	3.89	3.21	61	2.32	2.52	45	2.28	2.81	44
Total Equity															
Rest+Nonac+RE Acq to	0.00	4.72	30	3.54	5.52	53	0.00	4.87	29	3.67	5.35	57	4.02	5.05	57
Eqcap+ALLL															
Growth Rates															
Total Assets	4.60	-0.31	81	12.20	0.94	93	3.79	-0.08	78	12.02	1.35	93	1.86	0.27	63
Tier One Capital	4.79	3.74	64	1.97	3.19	38	4.14	3.59	60	2.45	3.02	44	2.41	2.78	46
Net Loans & Leases	28.31	2.74	95	-8.20	2.14	10	10.10	1.98	86	7.29	2.72	72	7.69	2.55	72
Short Term Investments	-80.97	3.61	1	425.60	9.30	97	-53.59	8.51	9	101.24	6.77	92	-36.86	12.53	10
Short Term Non Core															
Funding	8.08	-4.17	66	72.83	15.66	78	-19.49	-8.71	36	252.83	21.13	92	21.01	-10.32	76
Average Total Assets		36,490			35,201			34,880			32,478			30,952	
Total Equity Capital		3,367			3,213			3,221			3,093			3,019	
Net Income		145			120			428			404			391	

Number of banks in Peer Group	218	231	216	232	256
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ENLOE STATE BANK, THE ; COOPER , TX  
Income Statement \$-Page 2

Income Statement \$  
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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	Percent Change 1 Year
Interest and Fees on Loans	484	415	1,818	1,732	1,667	16.63
Income From Lease Financing	0	0	0	0	0	N/A
Tax-Exempt Estimated Tax Benefit	0	0	0	0	0	N/A
Income on Loans & Leases (TE)	484	415	1,818	1,732	1,667	16.63
US Treas & Agency (Excl MBS)	8	10	34	14	14	-20.00
Mortgage Backed Securities	0	0	0	0	0	N/A
Estimated Tax Benefit	0	0	0	0	0	N/A
All Other Securities	0	0	4	0	0	N/A
Tax-Exempt Securities	0	0	0	0	0	N/A
Income Investment Interest Income (TE)	8	10	38	14	14	-20.00
Interest on Due From Banks	4	4	14	11	14	0.00
Int on Fed Funds Sold & Resales	0	5	4	4	0	-100.00
Trading Account Income	N/A	N/A	N/A	N/A	0	N/A
Other Interest Income	0	0	0	0	0	N/A
Total Interest Income (TE)	496	434	1,874	1,761	1,695	14.29
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	90	64	304	210	208	40.63
Int on Fed Funds Purch & Repos	3	0	1	20	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	0	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	0	N/A
Other Interest Expense	10	21	49	0	N/A	-52.38
Total Interest Expense	103	85	354	230	208	21.18
Net Interest Income (TE)	393	349	1,520	1,531	1,487	12.61
Non-interest Income	12	16	66	72	63	-25.00
Adjusted Operating Income (TE)	405	365	1,586	1,603	1,550	10.96
Non-Interest Expense	231	198	1,007	991	937	16.67
Provision: Loan & Lease Losses	6	0	0	0	25	N/A
Provision: Credit Losses	N/A	N/A	N/A	N/A	N/A	N/A
Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	168	167	579	612	588	0.60
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	0	0	0	0	0	N/A
Unrealized G/L Equity Securities	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	168	167	579	612	588	0.60
Applicable Income Taxes	23	47	151	208	197	-51.06
Current Tax Equiv Adjustment	0	0	0	0	0	N/A
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	23	47	151	208	197	-51.06
Net Operating Income	145	120	428	404	391	20.83
Net Discontinued / Extraordinary Items	0	0	0	0	0	N/A
Net Inc Noncontrolling Minority Interests	0	0	0	0	0	N/A
Net Income	145	120	428	404	391	20.83
Cash Dividends Declared	0	0	300	330	320	N/A
Retained Earnings	145	120	128	74	71	20.83
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over \$100M	N/A	N/A	N/A	N/A	72	N/A



Memo: Interest on Time Dep Over \$250M	4	3	25	24	N/A	33,33
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ENLOE STATE BANK, THE ; COOPER , TX  
Noninterest Income, Expenses and Yields--Page 3

Non Int Inc, Exp, Yields  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Percent of Average Assets	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Personnel Expense	1.39	1.58	35	1.15	1.55	16	1.63	1.62	52	1.63	1.60	53	1.63	1.56	59
Occupancy Expense	0.18	0.29	24	0.24	0.28	45	0.26	0.30	46	0.30	0.30	57	0.27	0.30	50
Other Oper Exp (Incl Intangibles)	0.96	0.94	59	0.86	0.94	48	1.00	0.95	59	1.12	0.92	70	1.13	0.94	71
Total Overhead Expense	2.53	2.83	38	2.25	2.79	27	2.89	2.89	53	3.05	2.85	60	3.03	2.82	62
Overhead Less Nonint Inc	2.40	2.40	51	2.07	2.33	37	2.70	2.44	66	2.83	2.40	75	2.82	2.35	75
Other Income & Expense Ratios:															
Efficiency Ratio	57.04	70.87	17	54.25	72.42	12	63.49	72.64	28	61.82	73.23	22	60.45	73.41	21
Avg Personnel Exp Per Empl(\$000)	63.50	66.46	47	57.71	64.54	32	70.88	68.65	60	75.57	65.37	76	71.86	64.27	67
Assets Per Employee (\$Million)	4.59	4.40	58	5.02	4.37	71	4.56	4.46	54	5.02	4.34	72	4.48	4.33	56
Yield on or Cost of:															
Total Loan & Leases (TE)	6.28	5.80	73	6.86	5.57	88	6.59	5.72	82	6.45	5.63	81	6.72	5.64	86
Loans in Domestic Offices	6.28	5.80	74	6.86	5.56	88	6.59	5.72	82	6.45	5.62	81	6.72	5.63	86
Real Estate	6.26	5.46	79	5.33	5.30	56	5.67	5.45	65	5.56	5.38	64	5.78	5.42	70
Secured by 1-4 Fam Resi Prop	7.32	5.58	86	5.31	5.52	51	5.29	5.60	52	5.41	5.57	52	5.77	5.59	62
All Other Loans Sec Real Estate	5.29	5.41	53	5.34	5.19	60	6.26	5.41	81	5.78	5.26	74	5.78	5.33	73
Commercial & Industrial	15.23	6.05	98	8.22	5.79	93	7.03	5.92	81	7.47	5.83	88	8.06	5.88	91
Individual	6.12	7.24	29	7.62	7.04	65	6.68	7.22	43	7.51	7.26	60	8.00	7.24	71
Credit Card	N/A	11.17	N/A	N/A	12.05	N/A	N/A	11.56	N/A	N/A	12.17	N/A	N/A	9.89	N/A
Agricultural	6.93	5.79	88	8.04	5.54	97	7.83	5.69	95	7.27	5.48	94	7.43	5.46	94
Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	1.60	2.52	3	2.01	2.29	39	1.90	2.35	25	0.70	2.36	1	0.70	2.33	2
Total Investment Securities (Book)	1.60	2.37	5	2.01	2.15	42	1.90	2.20	33	0.70	2.06	1	0.70	2.04	2
US Treas & Agency (Excl MBS)	1.60	2.13	14	2.01	1.77	71	1.71	1.89	33	0.70	1.67	6	0.70	1.65	5
Mortgage Backed Securities	0.00	2.01	17	0.00	1.88	17	0.00	2.05	13	0.00	1.91	13	0.00	1.93	11
All Other Securities	N/A	2.59	N/A	N/A	2.51	N/A	N/A	2.47	N/A	N/A	2.41	N/A	0.00	2.41	1
Interest-Bearing Bank Balances	1.33	1.92	17	1.33	1.35	31	1.16	1.66	17	0.91	1.26	18	0.79	1.05	32
Federal Funds Sold & Resales	N/A	2.22	N/A	N/A	1.38	N/A	320.00	1.71	99	3.86	0.92	96	N/A	0.40	N/A
Total Interest Bearing Deposits	1.45	0.76	95	1.09	0.53	94	1.28	0.61	96	0.97	0.49	94	0.94	0.47	94
Transaction accounts	0.47	0.22	86	0.51	0.16	92	0.50	0.19	90	0.54	0.16	94	0.50	0.15	97
Other Savings Deposits	0.54	0.38	76	0.40	0.27	78	0.42	0.30	77	0.43	0.25	86	0.43	0.24	88
Time Deposits	1.94	1.28	94	1.54	0.88	95	1.80	1.02	96	1.38	0.81	94	1.33	0.76	94
Foreign Office Deposits	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	2.99	1.10	80	N/A	0.93	N/A	3.51	1.61	83	2.40	1.16	82	N/A	0.48	N/A
Other Borrowed Money	N/A	3.23	N/A	N/A	1.44	N/A	N/A	1.74	N/A	N/A	1.46	N/A	N/A	1.17	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Interest Expense	2.00	1.94	50	2.80	1.70	75	2.04	1.71	50	0.00	1.35	22	N/A	0.00	N/A
All Interest-Bearing Funds	1.51	0.79	94	1.28	0.55	97	1.36	0.64	96	0.99	0.51	93	0.94	0.49	93
Memo: Time Dps Over \$100M	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	1.22	0.80	85
Memo: Time Dps Over \$250M	0.99	1.48	23	0.97	1.03	42	1.77	1.25	73	1.94	0.93	87	N/A	0.00	N/A
Non-interest Income & Expenses															
Fiduciary Activities			0			0			0			0			0
Deposit Service Charges			8			8			33			38			33
Trading, Vent Cap, Securitz Inc			N/A			0			N/A			0			0
Inv Banking, Advisory Inc			0			0			0			0			0
Insurance Comm & Fees			0			0			0			0			0
Net Servicing Fees			0			0			0			0			0
Loan & Lse Net Gains/Loss			0			0			0			0			0
Other Net Gains/Losses			0			0			-9			0			0
Other Non-interest Income			4			8			42			34			30
Non-interest Income			12			16			66			72			63
Personnel Expense			127			101			567			529			503
Occupancy Expense			16			21			90			97			85
Goodwill Impairment			0			0			0			0			0
Other Intangible Amortiz			0			0			0			0			0
Other Oper Exp (incl Intangibles)			88			76			350			365			349
Non-Interest Expense			231			198			1,007			991			937
Domestic Banking Offices(#)			1			1			1			1			1
Foreign Branches (#)			0			0			0			0			0

Assets Per Domestic Office	36,738	35,123	36,485	35,154	31,382
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FDIC Certificate # 10716  
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ENLOE STATE BANK, THE ; COOPER , TX  
Balance Sheet \$--Page 4

Balance Sheet \$  
6/10/2019 9:29:03 AM

	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	Percent Change 1 Quarter	1 Year
<b>Assets:</b>							
Real Estate Loans	10,957	10,655	10,826	10,502	10,214	1.21	2.83
Commercial Loans	7,091	4,498	7,823	3,679	3,813	-9.36	57.65
Individual Loans	2,493	1,373	2,536	1,224	1,095	-1.70	81.57
Agricultural Loans	10,350	7,609	9,390	12,407	10,762	10.22	36.02
Other Loans & Leases	6	3	2	0	57	200.00	100.00
LN&LS Allowance	158	181	154	181	188	2.60	-12.71
Unearned Income	0	0	0	0	0	N/A	N/A
Net Loans & Leases	30,739	23,957	30,423	27,631	25,753	1.04	28.31
U.S. Treasury & Agency Securities	1,997	1,995	1,996	2,003	2,005	0.05	0.10
Municipal Securities	0	0	0	0	0	N/A	N/A
Foreign Debt Securities	0	0	0	0	0	N/A	N/A
All Other Securities	2	0	0	0	0	N/A	N/A
HTM Securities Allowance	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	1,203	1,203	1,203	1,203	1,288	0.00	0.00
Federal Funds Sold & Resales	0	5,120	0	1,389	0	N/A	-100.00
Trading Account Assets	0	0	0	0	0	N/A	N/A
Total Investments	3,202	8,318	3,199	4,595	3,293	0.09	-61.51
Total Earning Assets	33,941	32,275	33,622	32,226	29,046	0.95	5.16
<b>Nonint Cash &amp; Due From Banks</b>	506	1,459	863	1,408	1,257	-41.37	-65.32
Premises, Fix Assts, Cap Leases	283	288	279	290	282	1.43	-1.74
Other Real Estate Owned	0	0	0	0	0	N/A	N/A
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A	N/A
Inv in Unconsolidated Subs	0	0	0	0	0	N/A	N/A
Acceptances & Oth Assets	2,008	1,101	1,721	1,230	797	16.68	82.38
Total Assets	36,738	35,123	36,485	35,154	31,382	0.69	4.60
Average Assets During Quarter	36,490	35,201	35,422	34,874	31,565	3.02	3.66
<b>Liabilities:</b>							
Demand Deposits	5,749	6,093	6,067	6,611	6,269	-5.24	-5.65
All Now & ATS Accounts	4,202	4,173	3,783	4,538	4,440	11.08	0.69
Money Market Deposit Accounts	1,916	751	863	746	726	122.02	155.13
Other savings Deposits	4,464	4,221	4,385	4,333	5,011	1.80	5.76
Time Deps At Or Below Insurance Limit	13,417	13,302	13,847	10,540	10,391	-3.11	0.86
Less: Fully Insured Brokered Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	29,748	28,540	28,945	26,768	26,837	2.77	4.23
Fully Insured Brokered Deposits	0	0	0	0	0	N/A	N/A
Time Deps Above Insurance Limit	1,506	1,244	1,757	1,243	1,486	-14.29	21.06
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	31,254	29,784	30,703	28,011	28,323	1.79	4.94
Federal Funds Purch & Resale	0	0	464	0	0	-100.00	N/A
Fed Home Loan Bor Mat < 1 Year	2,000	2,000	2,000	4,000	0	0.00	0.00
Fed Home Loan Bor Mat > 1 Year	0	0	0	0	0	N/A	N/A
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A	N/A
Subordinated Notes & Debentures	0	0	0	0	0	N/A	N/A
Acceptances & Other Liabilities	117	126	97	50	40	20.62	-7.14
Total Liabilities (Incl Mortg)	33,371	31,910	33,264	32,061	28,363	0.32	4.58
Total Bank Capital & Min Int	3,367	3,213	3,221	3,093	3,019	4.53	4.79
Total Liabilities & Capital	36,738	35,123	36,485	35,154	31,382	0.69	4.60
<b>Memoranda:</b>							
Officers, Shareholder Loans (#)	0	0	0	0	0		
Officers, Shareholder Loans (\$)	205	248	208	263	117	-1.44	-17.34
Held-to-Maturity Securities	1,999	1,995	1,996	2,003	2,005	0.15	0.20
Available-for-Sale Securities	0	0	0	0	0	N/A	N/A
All Brokered Deposits	0	0	0	0	0	N/A	N/A
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	0	0	0	0	0	N/A	N/A
Loans not Held for Sale	30,897	24,138	30,577	27,812	25,941	1.05	28.00

FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Off Balance Sheet Items--Page 5

Off Balance Sheet Items  
6/10/2019 9:29:04 AM

	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>			Percent Change	
	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	1 Quarter	1 Year
Outstanding (% of Total Assets)																	
Home Equity (1-4 Family)	0.00	0.03	82	0.00	0.03	84	0.00	0.02	83	0.00	0.03	85	0.00	0.04	83		
Credit Card	0.00	0.00	94	0.00	0.06	95	0.00	0.06	95	0.00	0.05	95	0.00	0.07	95		
Commercial RE Secured by RE	0.00	0.26	58	0.00	0.28	60	0.00	0.27	58	0.00	0.28	59	0.00	0.23	62		
1-4 Family Residential	0.00	0.10	70	0.00	0.10	73	0.00	0.11	69	0.00	0.08	73	0.00	0.07	74		
Comm RE, Oth Const & Land	0.00	0.10	69	0.00	0.14	71	0.00	0.10	71	0.00	0.15	70	0.00	0.11	72		
Commercial RE Not Secured by RE	0.00	0.01	98	0.00	0.00	97	0.00	0.01	98	0.00	0.01	97	0.00	0.00	98		
All Other	1.15	5.31	20	1.28	5.32	21	0.99	4.59	17	0.86	4.56	17	1.85	4.62	31		
Total LN&LS	1.15	6.04	13	1.28	6.03	15	0.99	5.27	13	0.86	5.18	15	1.85	5.28	25		
Commitments																	
Securities	N/A	0.00	N/A	0.00	0.00	99	N/A	0.00	N/A	0.00	0.00	99	0.00	0.00	99		
Underwriting																	
Standby Letters of Credit	0.00	0.05	72	0.00	0.05	71	0.00	0.05	73	0.00	0.05	72	0.00	0.06	71		
Amount Conveyed to Others	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A		
Commercial Letters of Credit	0.00	0.00	93	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91	0.00	0.00	92		
Assets Securitized or Sold w/Rec	0.00	0.48	96	0.00	0.35	96	0.00	0.40	96	0.00	0.41	95	0.00	0.40	95		
Amount of Recourse Exposure	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	0.00	0.08	96		
Credit Derivatives Bank as Guarantor	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	99		
Credit Derivatives Bank as Beneficiary	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	99		
All Oth Off-Balance Sheet Items	0.00	0.34	96	0.00	0.26	97	0.00	0.29	96	0.00	0.23	97	0.00	0.24	97		
Off-Balance Sheet Items Outstanding (\$000)	1.15	6.64	12	1.28	6.60	14	0.99	5.90	13	0.86	5.75	13	1.85	5.90	23		
Home Equity (1-4 Family)			0			0			0			0			0	N/A	N/A
Credit Card			0			0			0			0			0	N/A	N/A
Commercial RE			0			0			0			0			0	N/A	N/A
Secured by RE			0			0			0			0			0	N/A	N/A
1-4 Family Residential			0			0			0			0			0	N/A	N/A
Commercial RE, Oth Const & Land			0			0			0			0			0	N/A	N/A
Commercial RE Not Secured by RE			0			0			0			0			0	N/A	N/A
All Other			424			449			362			304			579	17.13	-5.57
Securities			N/A			0			N/A			0			0	N/A	N/A
Underwriting																	
Memo: Unused Commit w/mat GT 1 YR			0			0			0			0			0	N/A	N/A
Standby Letters of Credit			0			0			0			0			0	N/A	N/A
Amount Conveyed to Others			N/A			N/A			N/A			N/A			N/A	N/A	N/A
Commercial Letters of Credit			0			0			0			0			0	N/A	N/A
Assets Securitized or Sold w/recourse			0			0			0			0			0	N/A	N/A
Amount of Recourse Exposure			N/A			N/A			N/A			N/A			0	N/A	N/A
Credit Derivatives Bank as Guarantor			N/A			N/A			N/A			N/A			0	N/A	N/A
Credit Derivatives Bank as Beneficiary			N/A			N/A			N/A			N/A			0	N/A	N/A
All Oth Off-Balance Sheet Items			0			0			0			0			0	N/A	N/A
Off-Balance Sheet Items			424			449			362			304			579	17.13	-5.57

FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Derivative Instruments--Page 5A

Derivative Instruments  
6/10/2019 9:29:05 AM

	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
Notional Amount (\$000)					
Derivative Contracts	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange	N/A	N/A	N/A	N/A	0
Contracts					
Equity, Comm & Oth	N/A	N/A	N/A	N/A	0
Contracts					
Derivatives Position					
Future and Forwards	N/A	N/A	N/A	N/A	0
Written Options	N/A	N/A	N/A	N/A	0
Exchange Traded	N/A	N/A	N/A	N/A	0
Over-the-Counter	N/A	N/A	N/A	N/A	0
Purchased Options	N/A	N/A	N/A	N/A	0
Exchange Traded	N/A	N/A	N/A	N/A	0
Over-the-Counter	N/A	N/A	N/A	N/A	0
Swaps	N/A	N/A	N/A	N/A	0
Held-for-Trading	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange	N/A	N/A	N/A	N/A	0
Contracts					
Equity, Comm & Oth	N/A	N/A	N/A	N/A	0
Contracts					
Non-Traded	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange	N/A	N/A	N/A	N/A	0
Contracts					
Equity, Comm & Oth	N/A	N/A	N/A	N/A	0
Contracts					
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	0
Derivative Contracts (RBC Def)	0	0	0	0	0
One Year or Less	0	0	0	0	0
Over 1 Year to 5 Years	0	0	0	0	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value	N/A	N/A	N/A	N/A	0
Gross Positive Fair Value	N/A	N/A	N/A	N/A	0
Held-for-Trading	N/A	N/A	N/A	N/A	0
Non-Traded	N/A	N/A	N/A	N/A	0
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	0
Current Credit Exposure All Derivatives	0	0	0	0	0
Credit Losses Off_BS Derivatives	N/A	N/A	N/A	N/A	N/A
Past Due Derivatives Instruments:					
Fair Value Carried as Assets	N/A	N/A	N/A	N/A	N/A
Impact Nontraded Derivatives Contracts:					
Increase (Decr) in Interest Inc	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Interest Exp	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Nonint ALLOC	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Net Income	N/A	N/A	N/A	N/A	N/A

FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Derivative Analysis—Page 5B

Derivative Analysis  
6/10/2019 9:29:05 AM

	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Percent of Notional Amounts															
Interest Rate Contracts	N/A	100.00	N/A	N/A	100.00	N/A	N/A	100.00	N/A	N/A	0.00	N/A	N/A	99.59	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.41	N/A
Foreign Exchange	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Contracts															
Equity, Comm & Oth	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.41	N/A
Contracts															
Derivatives Position															
Futures and Forwards	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Written Options	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	99.59	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	99.59	N/A
Purchased Options	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.41	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.41	N/A
Swaps	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Held-for-Trading	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Interest Rate Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Contracts															
Equity, Comm & Oth	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Contracts															
Non-Traded	N/A	100.00	N/A	N/A	100.00	N/A	N/A	100.00	N/A	N/A	0.00	N/A	N/A	100.00	N/A
Interest Rate Contracts	N/A	100.00	N/A	N/A	100.00	N/A	N/A	100.00	N/A	N/A	0.00	N/A	N/A	99.59	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.41	N/A
Foreign Exchange	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Contracts															
Equity, Comm & Oth	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.41	N/A
Contracts															
Memo: Marked-to-Market	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	100.00	N/A
Derivative Contracts (RBC Def)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	23.50	N/A
One Year or Less	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	23.43	N/A
Over 1 Year to 5 Years	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.07	N/A
Over 5 Years	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Gross Negative Fair Value	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.02	N/A
Gross Positive Fair Value	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.10	N/A
By Tier One Capital:															
Gross Negative Fair Value (x)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	99
Gross Positive Fair Value (x)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	99
Held-for-Trading (x)	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Non-Traded (x)	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.01	98
Non-Traded Marked-to-Mkt(x)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.01	98
Current Credit Exposure (x)	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Credit Losses on Derivatives	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Past Due Derivative Instruments:															
Fair Value Carried as Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Ratios:															
Cur Credit Exposure/Risk WT AST	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Credit Losses on Derivatives/CR Allow	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Impact Nontraded Derivatives Contracts:															
Incr(Dec) Interest Inc/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Interest Exp/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Nonint ALLOC/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Net Income/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A



FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Balance Sheet Percentage Composition--Page 6

Balance Sheet %  
6/10/2019 9:29:06 AM

	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Percent of Average Assets	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Loans Held For Sale	0.00	0.12	97	0.00	0.12	97	0.00	0.14	97	0.00	0.04	96	0.00	0.02	98
Loans Not Held For Sale	83.95	55.75	96	73.92	54.22	84	79.97	54.86	92	82.74	54.20	95	80.49	54.56	91
Less: LN&LS Allowance	0.43	0.82	15	0.52	0.78	24	0.47	0.81	19	0.57	0.79	29	0.54	0.79	24
Net Loans & Leases	83.53	55.01	97	73.41	53.52	85	79.50	54.16	93	82.18	53.41	96	79.95	53.76	92
Interest-Bearing Bank Balances	3.29	11.32	22	3.42	11.56	25	3.41	11.82	24	3.76	11.57	25	5.64	10.86	34
Federal Funds Sold & Resales	0.00	3.04	36	9.26	2.42	88	3.69	2.43	70	0.86	2.32	48	0.00	2.34	33
Trading Account Assets	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Held-to-Maturity Securities	5.46	2.89	79	5.69	2.92	79	5.67	3.13	79	6.17	2.93	79	6.45	3.16	79
HTM Securities Allowance	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Available-for-Sale Securities	0.00	14.49	22	0.00	15.39	21	0.00	15.41	20	0.00	15.66	20	0.00	15.85	19
Marketable Equity Sec at FV	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Earning Assets	92.27	92.87	39	91.78	92.53	36	92.28	92.70	42	92.96	92.35	53	92.04	92.32	43
Nonint Cash & Due From Banks	1.87	3.69	18	4.08	4.09	56	3.00	3.90	41	2.73	4.18	34	3.95	4.18	56
Premises, Fix Assts & Cap Leases	0.77	0.67	64	0.82	0.72	67	0.80	0.67	67	0.87	0.75	67	0.87	0.76	66
Other Real Estate Owned	0.00	0.09	63	0.00	0.09	62	0.05	0.10	63	0.09	0.11	67	0.00	0.12	52
Dir & Indir Inv RE Ventures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Inv in Unconsolidated Subs	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98
Acceptances & Other Assets	5.09	2.19	91	3.32	2.08	79	3.87	2.16	84	3.36	2.08	81	3.14	2.08	77
Total Non-Earning Assets	7.73	7.13	60	8.22	7.47	63	7.72	7.30	57	7.04	7.65	46	7.96	7.68	56
Total Assets	100.00	100.00	99	100.00	100.00	99	100.00	100.00	98	100.00	100.00	99	100.00	100.00	99
Standby Letters of Credit	0.00	0.06	71	0.00	0.05	70	0.00	0.06	69	0.00	0.06	70	0.00	0.06	67
Liabilities															
Demand Deposits	16.14	21.10	27	18.08	20.79	42	17.04	20.79	35	18.68	20.20	48	18.81	19.44	50
All NOW & ATS Accounts	10.91	13.38	38	12.40	13.20	43	11.18	13.09	39	14.25	13.25	53	13.83	13.19	50
Money Market Deposit Accounts	3.80	6.31	41	2.13	6.75	30	2.16	6.38	32	2.26	7.15	27	2.28	7.13	26
Other Savings Deposits	12.09	14.37	43	12.17	14.37	43	12.32	14.57	42	14.13	13.77	57	15.85	12.96	67
Time Deps At or Below Insurance Limit	37.23	22.02	93	33.93	22.46	88	36.40	22.69	93	32.66	23.48	81	35.22	25.26	83
Less: Fully Insured Brokered Deposits	0.00	0.18	86	0.00	0.22	87	0.00	0.19	86	0.00	0.22	85	0.00	0.25	86
Core Deposits	80.16	80.61	39	78.70	81.17	31	79.10	80.93	31	81.98	81.44	44	85.98	81.61	73
Fully Insured Brokered Deposits	0.00	0.18	86	0.00	0.22	87	0.00	0.19	86	0.00	0.22	85	0.00	0.25	86
Time Deps Above Insurance Limit	4.46	3.54	65	3.54	3.25	62	4.24	3.37	67	3.97	2.97	68	3.80	2.75	69
Deposits in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Deposits	84.61	85.57	32	82.24	85.91	20	83.33	85.71	24	85.94	85.70	45	89.77	85.71	84
Federal Funds Purch & Repos	0.63	0.04	92	0.00	0.07	85	0.27	0.10	82	1.58	0.14	95	0.00	0.17	65
Total Fed Home Loan Borrowings	5.46	0.57	92	8.54	0.65	96	6.81	0.60	97	2.46	0.82	81	0.00	0.80	71
Total Other Borrowings	0.00	0.01	90	0.00	0.00	93	0.00	0.02	88	0.00	0.02	88	0.00	0.01	90
Memo: Sht Ter N Core Funding	10.55	3.82	89	12.08	3.82	90	11.32	3.87	89	8.02	3.45	83	4.12	3.03	66
Subordinated Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Acceptances & Other Liabilities	0.29	0.35	58	0.25	0.31	59	0.25	0.33	53	0.17	0.34	37	0.20	0.37	40
Total Liabilities (Incl Mortg)	91.00	87.34	89	91.03	87.79	86	90.67	87.54	84	90.16	87.85	75	89.97	87.88	73
Total Bank Capital & Min Int	9.00	12.66	10	8.97	12.21	13	9.33	12.46	15	9.84	12.15	24	10.03	12.12	26
Total Liabilities & Capital	100.00	100.00	96	100.00	100.00	96	100.00	100.00	94	100.00	100.00	92	100.00	100.00	94
Memo: All Brokered Deposits	0.00	0.32	83	0.00	0.30	85	0.00	0.29	83	0.00	0.31	83	0.00	0.38	83
Insured Brokered Deposits	0.00	0.18	86	0.00	0.22	87	0.00	0.19	86	0.00	0.23	85	0.00	0.25	86
Loans HFS as a % Loans	0.00	0.18	97	0.00	0.21	97	0.00	0.20	97	0.00	0.07	96	0.00	0.03	98



FDIC Certificate # 10716  
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Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Analysis of Credit Allowance and Loan Mix--Page 7

Allowance & Loan Mix-a  
6/10/2019 9:29:07 AM

	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Analysis Ratios	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Loss Provision to Average Assets	0.07	0.04	75	0.00	0.06	59	0.00	0.11	42	0.00	0.10	36	0.08	0.08	62
Recoveries to Prior Credit Loss	0.00	33.55	39	0.00	30.09	40	0.00	38.98	18	40.00	33.11	68	100.00	44.52	83
Net Loss to Average Total LN&LS	0.03	0.01	78	0.00	0.05	68	0.10	0.14	62	0.03	0.19	43	0.00	0.14	19
Gross Loss to Average Total LN&LS	0.03	0.05	72	0.00	0.08	58	0.10	0.20	52	0.03	0.23	37	0.02	0.19	33
Recoveries to Average Total LN&LS	0.00	0.04	51	0.00	0.04	50	0.00	0.06	30	0.01	0.05	36	0.02	0.04	57
LN&LS Allowance to LN&LS Not HFS	0.51	1.57	4	0.75	1.57	9	0.50	1.53	4	0.65	1.51	6	0.72	1.49	9
LN&LS Allowance to Total LN&LS	0.51	1.57	4	0.75	1.56	9	0.50	1.53	4	0.65	1.51	7	0.72	1.49	9
LN&LS Allowance to Net Losses (X)	19.75	12.57	76	N/A	13.77	N/A	5.70	15.03	42	25.86	19.80	74	N/A	18.49	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	N/A	3.78	N/A	1.51	3.29	53	N/A	3.86	N/A	1.51	4.36	45	1.46	4.61	49
Earnings Coverage of Net Losses (X)	87.00	22.79	96	N/A	20.49	N/A	21.44	21.71	67	87.43	26.01	87	N/A	27.78	N/A
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	-0.03	96	0.00	0.00	93	0.00	0.03	77	-0.02	0.02	8	0.00	0.03	78
Construction & Land Development	0.00	-0.01	99	0.00	-0.07	99	0.00	-0.05	96	0.00	0.23	96	0.00	-0.03	98
1-4 Family Construction	0.00	-0.01	98	0.00	-0.08	98	0.00	-0.04	98	0.00	-2.83	98	0.00	0.00	99
Other Construction & Land	N/A	-0.02	N/A	N/A	-0.02	N/A	N/A	0.00	N/A	N/A	-1.31	N/A	N/A	-0.08	N/A
Secured by Farmland	0.00	-0.01	99	0.00	-0.02	99	0.00	-0.06	99	0.00	0.04	98	0.00	-0.02	98
1-4 Family Residential Loans	0.00	-0.04	97	0.00	-0.04	95	0.00	0.05	80	0.00	0.03	83	0.00	0.06	80
Home Equity Loans	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A
1-4 Family 1st Lien Loans	0.00	-0.04	97	0.00	-0.02	95	0.00	0.05	80	0.00	0.03	84	0.00	0.05	80
1-4 Family Jr Lien Loans	0.00	0.00	98	0.00	-0.02	99	0.00	-9.31	96	0.00	0.11	98	0.00	0.35	97
Multifamily Loans	N/A	0.00	N/A	N/A	0.05	N/A	N/A	0.96	N/A	N/A	-0.02	N/A	N/A	0.24	N/A
Non-Farm Non-Residential Mtg	0.00	0.08	98	0.00	0.03	98	0.00	0.02	95	-0.19	0.00	3	0.00	0.07	97
Owner Occupied Nonfarm Nonresidential	0.00	0.00	98	0.00	0.00	98	0.00	0.00	96	0.00	0.00	94	0.00	0.05	97
Other Nonfarm Nonresidential	0.00	0.00	99	0.00	0.05	97	0.00	0.50	95	-0.24	0.04	1	0.00	0.08	97
RE Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Agricultural Loans	0.00	0.09	97	0.00	-0.02	96	0.12	0.00	93	0.00	0.00	93	0.00	0.00	91
Commercial and Industrial Loans	0.00	-0.27	95	0.00	-0.02	94	0.15	0.10	84	0.00	0.26	72	0.00	0.14	78
Loans to Individuals	0.33	0.05	83	0.00	0.22	73	0.35	0.39	65	0.83	0.44	75	-0.09	0.40	11
Credit Card Plans	N/A	3.98	N/A	N/A	1.50	N/A	N/A	3.07	N/A	N/A	0.79	N/A	N/A	0.49	N/A
Auto Loans	0.00	0.01	90	0.00	0.05	87	6.67	0.13	99	0.00	0.29	70	0.00	0.27	70
Non-Depository, Other & Muni Loans	0.00	-0.90	98	0.00	0.02	92	0.00	0.26	87	0.00	0.12	90	0.00	0.52	86
Financial Institution Loans	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	83
Loans to Foreign Governments	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Lease Financing	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.41	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Leases to Individuals	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental: Loans to Finance Comm'l Real Estate	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Change: Loan Allowance (\$000)															
Beginning Balance			154			181			181			188			162
Gross Credit Losses			2			0			27			9			5
Memo: Loans HFS Write-down			0			0			0			0			0
Recoveries			0			0			0			2			6
Net Credit Losses			2			0			27			7			-1
Provision: Loan & Lease Losses			6			0			0			0			25
Other Adjustments			0			0			0			0			0
LN&LS Allowance			158			181			154			181			188

Average Total Loans & Leases	30,810	24,198	27,569	26,847	24,796
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FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Analysis of Credit Allowance and Loan Mix—Page 7A

Allowance & Loan Mix-b  
6/10/2019 9:29:09 AM

	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Loan Mix, % Average Gross LN&LS	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Real Estate Loans	35.43	51.61	23	40.73	51.98	29	37.93	51.29	27	38.76	51.19	30	40.39	51.20	34
Construction & Development	0.24	1.44	52	1.08	1.52	60	0.49	1.45	54	0.28	1.33	50	0.40	1.26	51
1-4 Family Construction	0.24	0.62	64	1.08	0.60	74	0.49	0.57	66	0.28	0.54	64	0.40	0.53	65
Other Const & Land Development	0.00	0.59	66	0.00	0.74	65	0.00	0.66	64	0.00	0.66	61	0.00	0.60	61
Secured by Farmland	10.31	16.78	39	11.93	16.35	41	11.01	16.47	40	11.15	16.45	41	11.37	16.22	40
1-4 Family Residential	19.81	20.27	52	23.40	20.22	58	21.95	20.04	58	23.43	20.06	59	24.91	20.57	61
Home Equity Loans	0.00	0.13	79	0.00	0.15	78	0.00	0.13	78	0.00	0.14	76	0.00	0.11	78
1-4 Family 1st Lien Loans	19.74	19.49	54	23.30	19.51	59	21.86	19.32	60	23.34	19.38	62	24.82	19.87	62
1-4 Family Jr Lien Loans	0.08	0.19	63	0.09	0.22	63	0.09	0.20	63	0.09	0.23	61	0.10	0.24	62
Multifamily	0.00	0.34	71	0.00	0.30	73	0.00	0.30	71	0.00	0.28	74	0.00	0.25	73
Non-Farm Non-Residential	5.07	8.45	37	4.32	8.81	30	4.48	8.44	33	3.91	8.68	27	3.71	8.76	28
Owner Occupied Non-Farm Non-Residential	2.75	3.96	50	1.05	4.11	38	1.23	3.96	40	0.75	3.91	36	1.10	3.66	39
Other Non-Farm Non-Residential	2.32	3.63	52	3.26	3.72	57	3.24	3.58	59	3.15	3.71	56	2.61	4.03	50
RE Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Financial Institution Loans	0.00	0.01	98	0.00	0.01	98	0.00	0.02	98	0.00	0.01	97	0.59	0.02	98
Agricultural Loans	32.11	20.94	70	38.53	20.62	78	33.60	21.09	71	40.42	21.19	78	41.43	21.19	80
Commercial & Industrial Loans	24.26	13.37	86	15.74	13.07	70	21.32	13.17	83	16.49	13.23	70	12.54	12.99	52
Loans to Individuals	8.18	8.85	53	5.00	9.22	34	7.16	9.20	47	4.29	9.42	26	4.98	9.46	29
Credit Card Loans	0.00	0.00	93	0.00	0.00	93	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94
Auto Loans	0.38	3.75	9	0.42	3.82	9	0.37	3.89	8	0.51	3.93	9	0.66	3.97	12
Municipal Loans	0.00	0.25	68	0.00	0.22	71	0.00	0.22	69	0.00	0.24	66	0.00	0.28	62
Non-Depository and Other Loans to Foreign Governments	0.00	0.09	43	0.01	0.10	41	0.01	0.09	43	0.04	0.10	51	0.07	0.12	60
Lease Financing Receivables	0.01	0.02	89	0.00	0.02	90	0.00	0.02	88	0.00	0.02	90	0.00	0.02	89
Leases to Individuals	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Comm'l Real Est	0.00	0.36	95	0.00	0.48	95	0.00	0.00	94	0.00	0.27	95	0.00	0.19	95
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	1.38	11.17	10	1.86	11.31	11	1.24	9.65	11	1.11	9.58	12	2.24	9.74	14
Officer, Shareholder Loans	0.67	1.71	44	1.02	1.73	53	0.71	1.78	42	0.96	1.75	50	0.45	1.87	35
Officer, Shareholder Loans to Assets	0.56	0.89	55	0.71	0.88	57	0.57	0.93	54	0.75	0.90	58	0.37	0.97	43
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.02	95	0.00	0.01	96	0.00	0.00	94	0.00	0.00	93	0.00	0.00	92
Farmland	0.00	0.00	94	0.00	0.03	96	0.00	0.00	93	0.00	0.00	94	0.00	0.00	93
1-4 Family	0.00	0.03	75	0.00	0.04	70	0.05	0.04	73	0.00	0.04	65	0.00	0.05	64
Multifamily	0.00	0.00	99	0.00	0.01	98	0.00	0.00	98	0.00	0.01	97	0.00	0.02	96
Non-Farm Non-Residential	0.00	0.01	85	0.00	0.01	87	0.00	0.01	84	0.09	0.02	87	0.00	0.02	81
Foreclosed GNMA	N/A	0.00	N/A	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Subtotal	0.00	0.09	63	0.00	0.09	62	0.05	0.10	63	0.09	0.11	67	0.00	0.12	52
Direct and Indirect Inv	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total	0.00	0.09	63	0.00	0.09	62	0.05	0.10	62	0.09	0.11	67	0.00	0.12	52
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.35	N/A	0.00	0.15	98
Mortgage Servicing w/o Recourse	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01	N/A	0.00	0.49	97
Other Financial Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.91	98
Total	0.00	0.79	96	0.00	1.23	95	0.00	0.80	95	0.00	1.25	95	0.00	1.55	95

FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
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Analysis of Concentrations of Credit--Page 7B

Concentrations of Credit  
6/10/2019 9:29:10 AM

	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Loan & Leases as a % of Total Capital	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Real Estate Loans	310.84	227.13	73	313.94	229.79	72	320.77	226.94	74	320.77	233.21	73	318.49	236.07	73
Construction & Development	4.20	6.59	61	9.25	6.83	70	0.00	6.63	50	7.61	6.92	67	3.87	6.26	59
1-4 Family Construction	4.20	2.80	76	9.25	2.70	82	0.00	2.97	62	7.61	2.60	81	3.87	2.48	73
Other Const & Land Development	0.00	2.73	67	0.00	3.22	66	0.00	2.73	67	0.00	3.47	66	0.00	2.69	65
Secured by Farmland	92.43	72.69	65	90.87	69.81	67	91.32	71.88	66	95.08	71.99	67	86.65	70.86	64
1-4 Family Residential	169.96	92.21	78	178.02	91.13	80	183.35	91.43	80	186.68	92.07	81	192.83	94.90	82
Home Equity Loans	0.00	0.61	80	0.00	0.68	78	0.00	0.45	81	0.00	0.56	79	0.00	0.63	78
1-4 Family 1st Lien Loans	169.30	88.30	79	177.31	87.57	82	182.64	87.66	80	185.95	88.30	82	192.08	91.13	83
1-4 Family Jr Lien Loans	0.65	0.89	70	0.71	1.01	68	0.71	0.88	70	0.73	1.10	66	0.75	1.12	67
Multifamily	0.00	1.69	72	0.00	1.41	75	0.00	1.32	74	0.00	1.50	75	0.00	1.22	76
Non-Farm Non-Residential	44.26	36.74	65	35.80	38.64	57	46.10	35.96	65	31.40	39.48	51	35.14	39.93	55
Owner Occupied Non-Farm Non-Residential	34.78	18.24	75	11.79	18.68	52	13.78	17.98	53	4.52	18.46	41	7.95	17.13	46
Other Non-Farm Non-Residential	9.48	14.95	54	24.01	15.19	73	32.33	15.69	79	26.88	16.27	73	27.19	17.24	71
RE Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Financial Institution Loans	0.00	0.07	98	0.00	0.07	98	0.00	0.07	98	0.00	0.09	98	0.00	0.07	98
Agricultural Loans	293.62	80.21	96	224.19	79.04	92	278.22	84.78	95	378.96	88.98	96	335.58	90.50	96
Commercial & Industrial Loans	201.16	55.58	96	132.53	54.95	92	231.79	55.43	97	112.37	56.66	87	118.90	57.12	89
Loans to Individuals	70.72	35.47	84	40.45	36.21	63	75.14	36.80	85	37.39	38.28	58	34.14	39.78	50
Credit Card Loans	0.00	0.01	93	0.00	0.00	93	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94
Auto Loans	3.15	15.09	19	2.65	15.43	13	3.56	15.56	18	3.88	16.07	15	5.89	16.46	26
Municipal Loans	0.00	1.00	70	0.00	0.96	71	0.00	0.95	71	0.00	0.92	71	0.00	1.26	68
Non-Depository and Other Loans to Foreign Governments	0.00	0.33	43	0.09	0.34	53	0.06	0.39	51	0.00	0.39	39	1.78	0.39	89
Lease Financing Receivables	0.17	0.07	90	0.00	0.08	90	0.00	0.07	89	0.00	0.08	90	0.00	0.06	91
Leases to Individuals	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Commercial Real Estate	0.00	1.19	95	0.00	1.54	95	0.00	1.21	95	0.00	1.75	95	0.00	0.58	96
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Commercial Real Estate Loans as a % of Total Capital:															
Non-owner OCC Commercial Real Estate	13.67	26.42	47	33.26	28.27	65	32.33	27.45	65	34.48	29.22	66	31.06	29.26	63
Total Commercial Real Estate	48.45	48.36	63	45.05	51.18	58	46.10	49.39	60	39.00	52.13	52	39.01	51.32	52
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	0.48	1.41	57	1.30	1.51	63	0.00	1.43	50	0.90	1.49	59	0.48	1.25	55
Non-owner OCC Commercial Real Estate	1.56	6.27	31	4.68	6.60	50	3.57	6.39	46	4.06	6.60	48	3.84	6.46	47
Total Commercial Real Estate	5.53	11.25	34	6.33	11.95	35	5.09	11.27	29	4.59	11.76	27	4.82	11.20	29

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ENLOE STATE BANK, THE ; COOPER , TX  
Analysis of Past Due, Nonaccrual & Restructured—Page 8

PD, Nonacc & Rest Loans-a  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
% of Non-Current LN&LS by Loan Type	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Real Estate LNS-90+ Days P/D	0.00	0.16	73	0.00	0.20	74	0.00	0.14	72	0.00	0.15	74	0.00	0.14	73
-Nonaccrual	0.00	0.61	53	0.90	0.73	68	0.00	0.63	54	0.91	0.75	69	0.63	0.54	68
-Total	0.00	0.94	45	0.90	1.13	60	0.00	0.91	45	0.91	1.07	62	0.63	0.81	59
-30-89 DAYS P/D	2.42	0.89	81	1.09	1.03	65	2.96	0.92	85	0.00	1.11	36	6.10	1.00	96
Const & Land Dev-90+ Days P/D	0.00	0.00	99	0.00	0.05	98	N/A	0.06	N/A	0.00	0.44	95	0.00	0.09	97
-Nonaccrual	0.00	0.02	92	0.00	0.15	88	N/A	0.01	N/A	0.00	0.11	89	0.00	0.02	93
-Total	0.00	0.02	92	0.00	0.20	87	N/A	0.05	N/A	0.00	0.30	85	0.00	0.04	91
-30-89 DAYS P/D	0.00	0.24	95	0.00	0.03	91	N/A	0.08	N/A	0.00	0.09	89	0.00	0.09	91
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.00	98	0.00	0.00	98	N/A	0.00	N/A	0.00	0.37	97	0.00	0.00	98
-Nonaccrual	0.00	0.12	96	0.00	0.04	97	N/A	0.11	N/A	0.00	0.35	96	0.00	1.11	95
-Total	0.00	0.12	96	0.00	0.04	97	N/A	0.11	N/A	0.00	0.72	95	0.00	1.11	95
-30-89 DAYS P/D	0.00	0.12	97	0.00	0.70	96	N/A	0.00	N/A	0.00	1.34	96	0.00	0.36	96
Other Const & Land Dev-90+ Days P/D	N/A	0.00	N/A	N/A	0.07	N/A	N/A	0.17	N/A	N/A	0.00	N/A	N/A	0.13	N/A
-Nonaccrual	N/A	0.04	N/A	N/A	0.51	N/A	N/A	0.03	N/A	N/A	0.27	N/A	N/A	0.03	N/A
-Total	N/A	0.04	N/A	N/A	0.58	N/A	N/A	0.13	N/A	N/A	0.56	N/A	N/A	0.10	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.05	N/A	N/A	0.12	N/A	N/A	0.16	N/A	N/A	0.20	N/A
Secured by Farmland-90+ Day P/D	0.00	0.02	91	0.00	0.02	92	0.00	0.91	95	0.00	0.00	94	0.00	0.26	95
-Nonaccrual	0.00	0.14	89	0.00	0.06	90	0.00	0.17	88	0.00	0.07	91	0.00	0.07	90
-Total	0.00	0.53	82	0.00	0.38	85	0.00	0.31	85	0.00	0.30	86	0.00	0.16	87
-30-89 DAYS P/D	0.00	0.24	84	0.00	0.42	83	0.00	0.26	84	0.00	0.34	84	0.00	0.23	83
1-4 Family Mtg-90+ Days P/D	0.00	0.17	80	0.00	0.19	78	0.00	0.21	77	0.00	0.13	79	0.00	0.19	77
-Nonaccrual	0.00	0.54	63	1.59	0.74	76	0.00	0.56	64	1.57	0.80	75	0.00	0.63	65
-Total	0.00	0.95	54	1.59	1.23	68	0.00	1.01	54	1.57	1.16	69	0.00	1.09	54
-30-89 DAYS P/D	3.89	0.97	89	1.92	1.16	72	4.64	0.93	91	0.00	1.49	42	9.12	1.33	95
Home Equity Loans -90+ Days P/D	N/A	0.04	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.85	N/A
-Nonaccrual	N/A	0.02	N/A	N/A	0.06	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.06	N/A	N/A	0.06	N/A	N/A	0.02	N/A	N/A	0.05	N/A	N/A	0.04	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.11	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.11	N/A
1-4 Family 1st Lien Lns-90+ Days P/D	0.00	0.16	80	0.00	0.20	78	0.00	0.22	77	0.00	0.12	80	0.00	0.18	77
-Nonaccrual	0.00	0.54	63	1.60	0.72	77	0.00	0.56	65	1.58	0.78	75	0.00	0.65	65
-Total	0.00	0.90	55	1.60	1.22	68	0.00	1.00	54	1.58	1.14	69	0.00	1.10	54
-30-89 DAYS P/D	3.90	1.01	88	1.93	1.15	72	4.66	0.96	90	0.00	1.52	42	9.16	1.34	95
1-4 Family Jr Lien Lns-90+ Days P/D	0.00	0.73	95	0.00	0.20	97	0.00	0.17	96	0.00	0.00	99	0.00	0.46	96
-Nonaccrual	0.00	0.49	86	0.00	0.32	88	0.00	0.56	87	0.00	0.41	88	0.00	0.27	90
-Total	0.00	1.05	84	0.00	0.44	87	0.00	0.74	86	0.00	0.41	88	0.00	0.36	89
-30-89 DAYS P/D	0.00	0.26	90	0.00	0.29	91	0.00	0.20	92	0.00	0.09	92	0.00	0.00	94
Multifamily Loans-90+ Days P/D	N/A	0.00	N/A	N/A	0.96	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.67	N/A
-Nonaccrual	N/A	2.62	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.82	N/A	N/A	1.67	N/A
-Total	N/A	2.62	N/A	N/A	1.00	N/A	N/A	0.00	N/A	N/A	1.82	N/A	N/A	3.33	N/A
-30-89 DAYS P/D	N/A	0.25	N/A	N/A	0.00	N/A	N/A	0.28	N/A	N/A	0.34	N/A	N/A	0.20	N/A
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.14	96	0.00	0.00	94	0.00	0.00	93	0.00	0.27	95	0.00	0.25	95
-Nonaccrual	0.00	0.55	82	0.00	0.43	83	0.00	0.43	82	0.00	0.32	84	5.68	0.30	93
-Total	0.00	0.65	80	0.00	0.72	79	0.00	0.62	79	0.00	0.45	82	5.68	0.41	92
-30-89 DAYS P/D	2.05	0.39	88	0.00	0.29	80	2.12	0.27	88	0.00	0.54	76	5.24	0.42	91
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.12	95	0.00	0.21	96	0.00	0.00	93	0.00	0.12	97	0.00	0.36	95
-Nonaccrual	0.00	0.49	83	0.00	0.43	84	0.00	0.53	82	0.00	0.26	87	25.10	0.46	98
-Total	0.00	0.53	81	0.00	0.53	82	0.00	0.75	78	0.00	0.35	85	25.10	0.69	98
-30-89 DAYS P/D	0.00	0.25	84	0.00	0.22	84	0.00	0.25	82	0.00	0.42	84	0.00	0.55	83
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.09	97	0.00	0.00	94	0.00	0.14	96	0.00	0.33	96	0.00	0.04	97
-Nonaccrual	0.00	0.27	89	0.00	0.31	87	0.00	0.15	90	0.00	0.22	88	0.00	0.09	89
-Total	0.00	0.34	88	0.00	0.72	84	0.00	0.23	88	0.00	0.33	86	0.00	0.12	88
-30-89 DAYS P/D	9.58	0.27	95	0.00	0.19	87	3.02	0.06	94	0.00	0.47	79	6.77	0.20	94
RE Lns in Foreign Offices-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A

-Total	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
LNS Fin Coml RE-90+ Days P/D	N/A	7.63	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	4.66	N/A	N/A	11.11	N/A	N/A	0.00	N/A	N/A	4.79	N/A	N/A	4.71	N/A
-Total	N/A	12.29	N/A	N/A	11.11	N/A	N/A	0.00	N/A	N/A	4.79	N/A	N/A	4.71	N/A
-30-89 DAYS P/D	N/A	0.21	N/A	N/A	0.00	N/A	N/A	12.50	N/A	N/A	6.32	N/A	N/A	6.40	N/A
Non-Current LN&LS (\$000)															
90 Days and Over Past Due		0			0			0			0			0	
Total Nonaccrual LN&LS		0			120			0			120			129	
Total Non-Current LN&LS		0			120			0			120			129	
LN&LS 30-89 Days Past Due		333			382			368			89			768	
Gtyd LN&LS 90+ Days P/D		0			0			0			0			0	
Gtyd LN&LS on Nonaccrual		0			0			0			0			0	
Gtyd LN&LS 30-89 Days P/D		0			0			0			0			0	
Restructured LN&LS 90+ Days P/D		0			0			0			0			0	
Restructured LN&LS Nonaccrual		0			0			0			0			0	
Restructured LN&LS 30-89 Days P/D		0			0			0			0			0	
Current 1-4 Family Restructured LN&LS		0			0			0			0			0	
Current Other Restructured LN&LS		0			0			0			0			0	
Loans Secured 1-4 RE in Foreclosure		0			0			0			0			0	
Other Real Estate Owned		0			0			0			0			0	



FDIC Certificate # 10716  
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PD, Nonacc & Rest Loans-b  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
% of Non-Current LN&LS by Loan Type	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Financial Institution LNS-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Coml & Indust LNS-90+ Days P/D	0.00	0.19	80	0.00	0.11	85	0.00	0.13	84	0.00	0.05	88	0.00	0.08	83
-Nonaccrual	0.00	0.62	70	0.38	0.50	72	0.00	0.50	71	0.46	0.49	74	1.52	0.58	80
-Total	0.00	1.09	60	0.38	0.85	66	0.00	0.99	63	0.46	0.87	69	1.52	0.90	76
-30-89 DAYS P/D	0.00	0.80	58	0.00	1.16	55	0.00	0.66	60	0.00	0.94	61	0.00	0.95	54
Agricultural LNS-90+ Days P/D	0.00	0.01	91	0.00	0.09	96	0.00	0.00	94	0.00	0.00	94	0.00	0.04	95
-Nonaccrual	0.00	0.12	86	0.00	0.07	86	0.00	0.10	84	0.00	0.05	88	0.00	0.01	91
-Total	0.00	0.16	83	0.00	0.11	85	0.00	0.12	83	0.00	0.08	85	0.00	0.04	88
-30-89 DAYS P/D	0.00	0.19	75	0.00	0.12	84	0.00	0.15	79	0.00	0.04	85	0.00	0.09	85
Loans to Individuals-90+ Days P/D	0.00	0.17	66	0.00	0.19	68	0.00	0.24	67	0.00	0.19	71	0.00	0.25	64
-Nonaccrual	0.00	0.24	68	0.51	0.33	74	0.00	0.26	65	0.57	0.31	78	0.64	0.22	82
-Total	0.00	0.56	49	0.51	0.71	62	0.00	0.65	48	0.57	0.64	66	0.64	0.66	68
-30-89 DAYS P/D	1.44	1.25	61	2.18	1.29	73	0.00	1.36	32	6.78	1.68	95	13.24	1.72	98
Credit Card Plans-90+ Days P/D	N/A	0.17	N/A	N/A	0.39	N/A	N/A	0.55	N/A	N/A	0.74	N/A	N/A	0.32	N/A
-Nonaccrual	N/A	0.23	N/A	N/A	0.22	N/A	N/A	0.29	N/A	N/A	0.10	N/A	N/A	0.00	N/A
-Total	N/A	0.40	N/A	N/A	0.61	N/A	N/A	0.84	N/A	N/A	0.83	N/A	N/A	0.32	N/A
-30-89 DAYS P/D	N/A	1.24	N/A	N/A	0.77	N/A	N/A	2.15	N/A	N/A	0.72	N/A	N/A	1.09	N/A
Auto Loans	0.00	0.14	80	0.00	0.16	79	0.00	0.18	80	0.00	0.11	83	0.00	0.26	78
-Nonaccrual	0.00	0.22	76	7.78	0.20	97	0.00	0.22	75	5.51	0.25	96	3.70	0.14	96
-Total	0.00	0.54	65	7.78	0.58	96	0.00	0.63	62	5.51	0.53	96	3.70	0.57	90
-30-89 DAYS P/D	32.43	1.26	99	33.33	1.20	99	0.00	1.49	44	65.35	1.87	99	72.49	1.64	99
Non-depository, Other and Muni-90+ Days P/D	N/A	0.24	N/A	0.00	0.01	92	0.00	0.02	92	N/A	0.02	N/A	0.00	0.00	94
-Nonaccrual	N/A	0.87	N/A	0.00	7.13	95	0.00	0.01	94	N/A	0.18	N/A	0.00	0.89	91
-Total	N/A	7.52	N/A	0.00	0.23	90	0.00	1.89	87	N/A	0.99	N/A	0.00	2.52	88
-30-89 DAYS P/D	N/A	12.77	N/A	7866.67	9.24	99	2400.00	9.89	98	N/A	4.35	N/A	0.00	2.01	79
Lease Financing-90+ Days P/D	0.00	0.00	95	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	0.00	0.00	91	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A
-Total	0.00	0.00	91	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	0.00	0.00	91	N/A	0.07	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Leases to Individuals-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total LN&LS-90+ Days Past Due	0.00	0.24	44	0.00	0.23	55	0.00	0.23	49	0.00	0.18	51	0.00	0.20	52
-Nonaccrual	0.00	0.67	38	0.50	0.74	59	0.00	0.66	38	0.43	0.72	59	0.50	0.56	57
-Total	0.00	1.06	23	0.50	1.11	48	0.00	1.02	26	0.43	1.03	46	0.50	0.86	47
-30-89 DAYS P/D	1.08	1.04	61	1.58	1.15	68	1.20	1.00	64	0.32	1.13	34	2.96	1.12	86
Other Pertinent Ratios:															
Non-Cur LN&LS to-LN&LS Allowance	0.00	73.46	23	66.30	77.82	57	0.00	74.31	26	66.30	74.49	61	68.62	63.41	60
-Equity Capital	0.00	4.31	23	3.73	4.94	56	0.00	4.37	26	3.88	4.70	58	4.27	4.03	61
% Total P/D LN&LS-Incl Nonaccrual	1.08	2.23	40	2.08	2.40	53	1.20	2.15	41	0.75	2.31	34	3.46	2.08	75
Non Curr LNS+OREO to LNS+OREO	0.00	1.34	20	0.50	1.38	42	0.00	1.30	23	0.43	1.28	41	0.50	1.15	40
Non-Curr Restruct Debt/Gr LN&LS	0.00	0.01	88	0.00	0.01	88	0.00	0.01	88	0.00	0.01	89	0.00	0.01	90
Curr+Non-Curr Restruct/GR LN&LS	0.00	0.16	74	0.00	0.21	70	0.00	0.16	74	0.00	0.19	71	0.00	0.22	73
Current Restruct LN&LS	0.00	0.12	79	0.00	0.14	75	0.00	0.13	77	0.00	0.14	76	0.00	0.15	76

Loans Sec 1-4 Fam RE in  
 Foreclosure as % Total Loans  
 Sec 1-4 Fam RE  
 Gtyd LN&LS 90+ P/D /  
 LN&LS 90+ P/D  
 Gtyd Nonaccrual LN&LS /  
 Nonaccrual LN&LS  
 Gtyd LN&LS 30-89 P/D /  
 LN&LS 30-89 P/D

0.00	0.08	95	0.00	0.00	94	0.00	0.05	96	0.00	0.02	97	0.00	0.00	94
N/A	0.91	N/A	N/A	1.54	N/A	N/A	1.18	N/A	N/A	2.31	N/A	N/A	0.38	N/A
N/A	0.09	N/A	0.00	0.40	92	N/A	0.60	N/A	0.00	3.06	95	0.00	2.20	96
0.00	0.99	97	0.00	1.42	96	0.00	0.55	98	0.00	0.50	98	0.00	0.88	98



FDIC Certificate # 10716  
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ENLOE STATE BANK, THE ; COOPER , TX  
Interest Rate Risk Analysis as a Percent of Assets--Page 9

Interest Rate Risk  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Long Assets Insts w/Options															
Mortgage Loans & Pass	16.24	13.60	66	16.87	13.76	64	16.90	13.68	67	17.05	13.70	64	19.64	13.94	68
Thrus															
Loans & Securities Over 15	2.22	1.40	74	2.41	1.39	75	2.26	1.43	74	2.44	1.30	76	2.64	1.34	77
Years															
Loans & Securities 5-15	9.18	3.33	84	8.41	3.50	80	8.89	3.46	83	8.51	3.57	82	8.82	3.61	82
Years															
Other Loans and Securities	73.30	60.43	73	57.20	59.82	42	72.38	61.17	72	67.42	60.62	65	69.00	60.63	67
Loans & Securities Over 15	4.73	1.48	85	4.85	1.60	84	4.97	1.48	87	4.90	1.50	86	5.02	1.56	84
Years															
Loans & Securities 5-15	5.77	8.55	42	4.89	9.84	33	4.85	9.18	36	4.27	10.18	28	3.53	10.45	23
Years															
Total Loans & Securities Over	6.95	3.19	79	7.26	3.28	80	7.22	3.26	80	7.33	3.08	80	7.66	3.17	81
15 Years															
CMO'S Total	0.00	0.54	76	0.00	0.51	74	0.00	0.55	75	0.00	0.50	75	0.00	0.42	76
Avg Life Over 3 Years	0.00	0.37	77	0.00	0.36	76	0.00	0.41	76	0.00	0.35	78	0.00	0.29	80
Structured Notes	0.00	0.06	88	0.00	0.07	87	0.00	0.09	87	0.00	0.06	87	0.00	0.04	89
Mortgage Servicing (FV)	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98
Total	0.00	0.07	87	0.00	0.07	87	0.00	0.09	86	0.00	0.06	87	0.00	0.04	88
Overall Risk Indicators															
Available for Sale	0.00	14.49	23	0.00	15.47	21	0.00	14.85	21	0.00	15.31	21	0.00	15.16	21
Held to Maturity	5.44	2.82	79	5.68	2.89	79	5.47	2.92	80	5.70	2.74	80	6.39	3.07	79
Off Balance Sheet	1.15	6.64	12	1.28	6.60	14	0.99	5.90	13	0.86	5.75	13	1.85	5.90	23
Unrealized															
Appreciation/Depreciation	-0.03	-0.01	12	-0.06	-0.03	18	0.00	-0.02	91	0.00	-0.01	20	-0.01	-0.01	17
Unrealized App/Dep % Tier	-0.36	-0.05	11	-0.65	-0.22	16	0.00	-0.18	91	-0.03	-0.07	19	-0.13	-0.06	16
One Cap															
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	26.73	33.14	36	25.39	34.89	28	31.65	34.29	47	24.10	35.16	26	25.12	35.55	25
Liabilities Over 3 Year	2.60	1.65	71	3.25	1.69	78	3.02	1.54	77	2.68	1.56	76	3.55	1.66	80
Net Over 3 Year Position	24.12	31.08	36	22.14	32.40	28	28.63	32.24	44	21.42	32.86	25	21.57	33.25	23
Loans/Securities Over 1 Year	35.75	50.64	20	30.18	52.25	14	46.67	51.63	32	29.88	52.10	15	33.01	52.62	14
Liabilities Over 1 Year	8.96	7.80	63	7.95	7.37	61	8.75	7.52	63	6.82	7.07	54	10.90	7.51	73
Net Over 1 Year Position	26.80	41.95	21	22.23	43.66	13	37.93	43.16	36	23.06	43.97	14	22.11	44.28	12
Non-Maturity Deposits	44.45	58.69	12	43.38	59.26	10	41.38	58.69	8	46.16	58.97	13	52.41	57.45	33
Non-Maturity Dps % Long	166.30	215.50	47	170.89	204.36	50	130.75	205.80	30	191.57	201.48	60	208.63	190.37	68
Assets															
Net Over 3 Year Position	-17.72	-25.12	65	-18.00	-23.89	62	-9.73	-23.94	72	-22.07	-23.36	53	-27.29	-21.29	41
As % Tier 1 Capital															
Structured Notes	0.00	0.51	88	0.00	0.50	87	0.00	0.74	87	0.00	0.43	87	0.00	0.29	89
Mortgage Servicing (FV)	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98
Total	0.00	0.52	87	0.00	0.51	87	0.00	0.75	86	0.00	0.44	87	0.00	0.30	88

FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

ENLOE STATE BANK, THE ; COOPER , TX  
Liquidity & Funding--Page 10

Liquidity & Funding  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Percent of Total Deposits	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Individ, Partnerships, and Corp.	90.88	87.56	60	90.44	87.77	57	92.29	87.82	64	88.95	87.78	47	88.62	87.99	44
U.S. Govt, States & Political Sub in U.S.	9.12	11.82	42	9.56	11.46	45	7.71	11.57	36	11.05	11.42	56	11.38	11.08	60
Comm Bank & Other Dep Inst. in U.S.	0.00	0.14	82	0.00	0.20	83	0.00	0.12	83	0.00	0.21	82	0.00	0.30	80
Banks in Foreign Countries	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	95	100.00	100.00	96	100.00	100.00	96	100.00	100.00	97	100.00	100.00	96
Domestic Demand Deposits	18.39	24.13	29	20.46	23.94	40	19.76	25.29	29	23.60	24.98	50	22.13	23.27	48
Domestic Other Transaction Accts	13.44	15.85	40	14.01	15.55	40	12.32	15.38	37	16.20	15.25	50	15.68	15.46	48
Domestic Nontransaction Accts	68.16	57.95	80	65.53	58.27	71	67.92	57.36	82	60.20	57.64	56	62.19	59.06	59
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	7.03	-23.60	89	-11.86	-23.22	58	9.31	-19.56	89	8.95	-19.01	86	0.71	-18.21	78
Core Deposits	80.97	80.60	45	81.26	81.36	40	79.33	80.62	32	76.14	81.10	24	85.52	81.80	68
Short Term Non Core Funding	9.54	3.68	85	9.24	3.69	84	11.57	3.94	91	14.91	3.93	94	4.74	3.02	71
S.T Inv to S.T. Ncore Fund	34.31	637.45	5	194.91	667.64	34	28.50	568.15	7	49.44	563.21	15	86.68	685.04	18
S.T. Asset to S.T. Liabilities	99.00	245.88	17	143.54	230.16	34	99.16	230.11	20	147.76	210.46	43	197.97	191.60	61
Net S.T. Liabilities to Assets	0.37	-18.87	82	-17.05	-17.18	48	0.34	-17.04	81	-18.19	-15.23	40	-26.40	-13.81	24
Net Loans & Leases to Deposits	98.35	64.46	94	80.44	61.86	77	99.09	64.97	95	98.64	63.45	93	90.93	63.29	86
Net LN&LS to Core Deposits	103.33	68.55	91	83.94	65.66	75	105.11	69.07	92	103.22	67.11	89	95.96	66.70	84
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	23.90	N/A	N/A	34.47	N/A	N/A	25.03	N/A	N/A	37.02	N/A	N/A	31.40	N/A
Brokered Deposits to Deposits	0.00	0.35	85	0.00	0.36	86	0.00	0.38	84	0.00	0.38	86	0.00	0.40	85
Listing Service Dep to Deposits	0.00	0.04	92	0.00	0.06	93	0.00	0.02	93	0.00	0.15	91	0.00	0.04	92
List Service and Brkrd Dep to Deps	0.00	0.64	81	0.00	0.73	82	0.00	0.65	81	0.00	0.89	81	0.00	0.86	82
Sec Bor + sec FFP to Tot Bor + FFP	0.00	3.10	75	0.00	3.26	83	0.00	4.42	76	0.00	4.92	81	N/A	1.53	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	0.00	N/A	N/A	0.00	N/A	N/A	2.10	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Deposits															
Individ, Partnerships, and Corp.		28,405			26,936			28,337			24,915			25,099	
U.S. Govt, States & Political Sub in U.S.		2,849			2,848			2,366			3,096			3,224	
Comm Bank & Other Dep Inst. in U.S.		0			0			0			0			0	
Banks in Foreign Countries		0			0			0			0			0	
Foreign Govts and Official Inst.		0			0			0			0			0	
Total Deposits		31,254			29,784			30,703			28,011			28,323	
Domestic Demand Deposits		5,749			6,093			6,067			6,611			6,269	
Domestic Other Transaction Accts		4,202			4,173			3,783			4,538			4,440	
Domestic Nontransaction Accts		21,303			19,518			20,853			16,862			17,614	
Total Domestic Deposits		31,254			29,784			30,703			28,011			28,323	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		31,254			29,784			30,703			28,011			28,323	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		3,506			3,244			4,221			5,243			1,486	
Short Term Non Core Funding		3,506			3,244			4,221			5,243			1,486	
Core Deposits		29,748			28,540			28,945			26,768			26,837	
Time Deps \$250M & Under Mat < 1 Yr		10,127			10,510			10,656			8,144			6,970	
Time Deps \$250M & Under Mat > 1 Yr		3,290			2,792			3,191			2,396			3,421	
Time Deps over \$250M Mat < 1 Yr		1,506			1,244			1,757			1,243			1,486	
Time Deps over \$250M Mat > 1 Yr		0			0			0			0			0	
Fed Home Loan Bor Mat < 1 Yr		2,000			2,000			2,000			4,000			0	

Fed Home Loan Bor Mat > 1 Yr	0	0	0	0	0
Other Borrowing Mat < 1 Year	0	0	0	0	0
Other Borrowing Mat > 1 Year	0	0	0	0	0
Secured Other Borrowings	0	0	0	0	0
Federal Funds Purchased	0	0	464	0	0
Secured Fed Funds Purchased	0	0	0	0	0
Listing Service Deposits	0	0	0	0	0
Brokered Deposits	0	0	0	0	0
Reciprocal Brokered Deposits	0	0	0	0	0

FDIC Certificate # 10716  
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ENLOE STATE BANK, THE ; COOPER , TX  
Liquidity & Investment Portfolio--Page 10A

Liquidity & Inv Portfolio  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Percent of Total Assets	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Short Term Investments	3.27	20.00	4	18.00	19.75	50	3.30	18.19	8	7.37	17.47	24	4.10	17.01	12
Marketable Equity Sec (MES)	0.00	0.00	92	0.00	0.00	93	0.00	0.00	92	0.00	0.00	94	0.00	0.00	93
Net LN&LS & SBLC to Assets	83.67	54.81	95	68.21	53.02	77	83.38	55.21	97	78.60	54.03	89	82.06	54.07	95
Pledged Assets	5.44	13.16	38	11.37	13.50	51	10.95	13.10	51	5.70	12.83	36	6.39	11.97	38
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	99.90	36.18	93	99.90	34.20	91	100.00	35.40	99	99.85	31.31	91	99.85	30.42	92
Municipal Securities	0.00	33.80	15	0.00	34.23	16	0.00	34.40	13	0.00	36.42	15	0.00	37.08	15
Pass-Through Mtg Backed Secs	0.10	10.37	49	0.10	10.72	48	0.00	10.46	45	0.15	10.70	51	0.15	10.75	51
CMO & REMIC Mtg Backed Secs	0.00	1.80	75	0.00	1.81	74	0.00	1.89	74	0.00	1.80	75	0.00	1.48	76
Commercial Mtg Back Secs	0.00	0.16	90	0.00	0.03	92	0.00	0.12	89	0.00	0.05	91	0.00	0.01	93
Asset Backed Securities	0.00	0.06	98	0.00	0.03	99	0.00	0.04	98	0.00	0.02	99	0.00	0.00	99
Structured Financial	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.05	99
Products															
Other Domestic Debt Secs	0.00	0.91	83	0.00	0.73	84	0.00	0.86	83	0.00	0.74	84	0.00	0.77	83
Foreign Debt Securities	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	98
Inv Mut Fnd & Oth Mktbl	0.00	0.01	91	0.00	0.00	92	0.00	0.00	92	0.00	0.00	94	0.00	0.00	93
Total	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Securities Ratios:															
App (Dep) Hi Risk & Struc/T1 Cap	0.00	-0.06	99	0.00	-0.13	99	0.00	-0.11	98	0.00	-0.07	99	0.00	-0.11	98
App (Dep) in AFS sec to AFS Sec	N/A	-0.34	N/A	N/A	-1.48	N/A	N/A	-1.29	N/A	N/A	-0.54	N/A	N/A	-0.56	N/A
App (Dep) in HTM Sec to HTM Sec	-0.60	-0.08	24	-1.05	-0.70	37	0.00	-0.58	78	-0.05	-0.12	51	-0.20	-0.08	40
App (Dep) in HTM Sec to Eqy Cap	-0.36	-0.05	11	-0.65	-0.22	16	0.00	-0.18	91	-0.03	-0.07	20	-0.13	-0.06	16
Pledged Securities to Tot Sec	100.00	37.06	99	100.00	37.02	99	100.00	37.55	99	100.00	37.75	99	100.00	37.04	99
Pledged Loans to Total Loans	0.00	8.06	68	8.29	8.50	71	6.54	7.74	70	0.00	7.39	69	0.00	6.31	70
Loans Held for Sale to Total Loans	0.00	0.18	97	0.00	0.22	97	0.00	0.18	98	0.00	0.20	97	0.00	0.05	98
Short Term Investments		1,203			6,323			1,203			2,592			1,288	
Short Term Assets		13,497			19,742			14,752			19,780			16,740	
Debt Securities 90+ Days P/D		0			0			0			0			0	
Total Non-Current Debt Sec		0			0			0			0			0	
Fair Value Structured Notes		0			0			0			0			0	
Pledged Securities		1,999			1,995			1,996			2,003			2,005	
Pledged Loans & Leases		0			2,000			2,000			0			0	
Loans Held for Sale		0			0			0			0			0	

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Capital Analysis-a  
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	<u>3/31/2019</u>			<u>3/31/2018</u>			<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>		
Capital Ratios	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Percent of Bank Equity:															
Net Loans & Leases (x)	9.13	4.40	97	7.46	4.51	91	9.45	4.54	98	8.93	4.63	94	8.53	4.67	94
Subord Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Com RE & Related Ventures	50.73	49.28	64	47.59	53.57	58	48.31	51.45	61	41.29	53.96	54	41.44	52.78	53
Percent of Average Bank Equity:															
Net Income	17.61	7.63	94	15.22	7.02	92	13.02	6.76	90	12.65	6.12	90	12.54	6.51	88
Dividends	0.00	3.17	63	0.00	2.90	62	9.12	3.06	89	10.33	3.05	92	10.26	3.18	91
Retained Earnings	17.61	3.44	98	15.22	3.01	96	3.89	3.21	61	2.32	2.52	45	2.28	2.81	44
Other Capital Ratios:															
Dividends to Net Operating Income	0.00	35.42	61	0.00	35.92	59	70.09	40.56	73	81.68	43.83	81	81.84	42.49	81
Bank Eq Cap + Min Int to Assets	9.16	12.81	10	9.15	12.18	17	8.83	12.55	9	8.80	12.15	11	9.62	11.93	23
Growth Rates:															
Total Equity Capital	4.79	5.43	44	1.97	1.11	59	4.14	2.36	70	2.45	3.09	44	2.41	1.22	63
Equity Growth Less Asst Growth	0.19	5.44	16	-10.23	0.18	6	0.35	2.33	36	-9.57	1.61	7	0.55	0.91	47
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98
Goodwill	0.00	0.37	89	0.00	0.37	89	0.00	0.37	88	0.00	0.36	89	0.00	0.37	89
Purch Credit Card Relations	N/A	0.00	N/A	0.00	0.00	99	N/A	0.00	N/A	0.00	0.02	99	0.00	0.00	99
All Other Intangibles	N/A	0.00	N/A	0.00	0.08	95	N/A	0.00	N/A	0.00	0.15	95	0.00	0.00	94
Total Intangibles	0.00	0.45	88	0.00	0.44	88	0.00	0.47	88	0.00	0.45	88	0.00	0.46	88
Tier One Leverage Capital	9.2272	12.66	10	9.1276	12.29	14	9.0932	12.65	8	8.8691	12.07	12	9.5644	11.82	23
Standardized Capital Ratios (all banks)															
Com Equity Tier 1 Cap Ratio	11.0047	22.50	2	13.3066	22.46	9	10.7632	22.34	1	11.4395	21.41	5	12.3224	20.67	9
Tier One Capital Ratio	11.0047	22.53	1	13.3066	22.48	9	10.7632	22.37	1	11.4395	21.44	4	12.3224	20.69	8
Total Capital Ratio	11.5211	23.62	0	14.0562	23.58	8	11.2778	23.46	1	12.1089	22.50	3	13.0898	21.76	6
Adv App Cap Ratios (exit parallel run)															
Com Equity Tier 1 Cap Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Tier 1 Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		200			200			200			200			200	
+ Surplus		2,250			2,250			2,250			2,250			2,250	
+ Retained Earnings		917			763			771			643			569	
+ Accum Other Comp		0			0			0			0			0	
Income															
+ Other Equity Capital		0			0			0			0			0	
Comp															
Total Bank Equity		3,367			3,213			3,221			3,093			3,019	
Capital															
Minority Interest Cons		0			0			0			0			0	
Subs															
Total Bank Capital & Min Int		3,367			3,213			3,221			3,093			3,019	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		3,221			3,093			3,093			3,019			2,948	
+ Net Income		145			120			428			404			391	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		0			0			0			0			0	
- Dividends		0			0			300			330			320	
+ Other Comprehensive Income		0			0			0			0			0	

Balance at End of Period	3,366	3,213	3,221	3,093	3,019
Intangible Assets					
Mortgage Servicing Rights	0	0	0	0	0
+ Purch Credit Card Relations.	N/A	0	N/A	0	0
+ Other Intangibles	N/A	0	N/A	0	0
+ Goodwill	0	0	0	0	0
Total Intangibles	0	0	0	0	0
Total Assets for Leverage Ratio:					
Average Total Consolidated Assets	36,490	35,201	35,422	34,874	31,565
Less: Ded from CET1 Cap & add T1C	0	0	0	0	0
Less: Other Deductions	0	0	0	0	0
Total Assets for Leverage Ratio	36,490	35,201	35,422	34,874	31,565

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Capital Analysis-b  
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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
Capital Analysis (\$000)					
Common Equity Tier 1					
Capital: (\$000)					
Common Stock Plus Related	2,450	2,450	2,450	2,450	2,450
Surplus					
Retained Earnings	917	763	771	643	569
Accum Other Comprehensive	0	0	0	0	0
Inc (AOCI)					
Common Equity T1 Minority	0	0	0	0	0
Interest					
Common Equity T1 Cap	3,367	3,213	3,221	3,093	3,019
Before Adj/Ded					
Common Equity Tier 1					
Capital: Adj/Ded					
Less: Goodwill	0	0	0	0	0
Less: Intangible Assets	0	0	0	0	0
Less: DTA (NOL & Tax	0	0	0	0	0
Credit Only)					
AOCI-Related Adjustments-	0	0	0	0	0
Opt Out					
AOCI-Related Adjustments-	N/A	N/A	N/A	N/A	N/A
No Opt Out					
Oth Ded (add) CET1 bef	0	0	0	0	0
threshold ded					
Less: Non-significant	0	0	0	0	0
Investments					
Subtotal before Threshold	3,367	3,213	3,221	3,093	3,019
Limits					
Less: Sig Inv, MSAs, DTA >	0	0	0	0	0
10% Limit					
Less: Sig Inv, MSAs, DTA >	0	0	0	0	0
15% Limit					
Less: Ded due to insuff T1	0	0	0	0	0
and T2 Cap					
Total Adj and Ded for CET1	0	0	0	0	0
Capital					
Common Equity Tier 1 Capital	3,367	3,213	3,221	3,093	3,019
Additional Tier 1 Capital:					
Additional T1C Inst &	0	0	0	0	0
Related Surplus					
Non-qualifying Cap Inst sub	0	0	0	0	0
to phaseout					
Tier 1 Minority Int Not Incl in	0	0	0	0	0
CET1 Cap					
Additional T1 Cap Before	0	0	0	0	0
Deductions					
Less: Additional T1 Cap	0	0	0	0	0
Deductions					
Additional Tier 1 Capital	0	0	0	0	0
Tier 1 Capital	3,367	3,213	3,221	3,093	3,019
Tier 2 Capital:					
T2 Cap Instruments &	0	0	0	0	0
Related Surplus					
Non-qualifying Capital	0	0	0	0	0
Instruments					
Tot Cap Min Int Not Incl in	0	0	0	0	0
T1 Cap					
ALLL in Tier 2 Capital	158	181	154	181	188
Exited Adv App Eligible Cr	N/A	N/A	N/A	N/A	N/A
Reserves					
Unrealized Gains on AFS	0	0	0	0	0
Pref Stock					
Tier 2 Capital Before	158	181	154	181	188
Deductions					
Exited Adv App T2C Before	N/A	N/A	N/A	N/A	N/A
Deductions					
Less: Tier 2 Capital	0	0	0	0	0
Deductions					
Tier 2 Capital - Standardized	158	181	154	181	188
Approaches					
Tier 2 Capital - Advanced	N/A	N/A	N/A	N/A	N/A
Approaches					
Total Capital - Standardized	3,525	3,394	3,375	3,274	3,207
Approaches					
Total Capital - Advanced	N/A	N/A	N/A	N/A	N/A
Approaches					

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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
Risk Weighted Assets					
On BS Assets and					
Securitization Exp					
2% Category	0	0	0	0	N/A
4% Category	0	0	0	0	N/A
20% Category	307	1,490	359	738	444
50% Category	2,984	2,961	3,082	3,044	3,080
100% Category	27,220	19,605	26,413	23,244	20,860
150% Category	0	0	0	0	0
250% Category	N/A	N/A	N/A	N/A	N/A
300% Category	0	0	0	0	0
400% Category	0	0	0	0	0
600% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
Other Risk-Weighting App	0	0	0	0	0
Categories					
Tot RWA Securitization Exp	0	0	0	0	0
SSFA Mthd					
Total RWA Securitization Exp	0	0	0	0	0
Gross-Up					
On-Balance Sheet Risk	30,511	24,056	29,854	27,026	24,384
Weighted Assets					
Memo - 0% Category - \$	2,175	2,326	2,266	2,314	2,331
Off BS/Oth Items Subj to Risk					
Weighting					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
10% Category	0	0	0	0	0
20% Category	0	0	0	12	0
50% Category	0	0	0	0	0
100% Category	85	90	72	0	116
150% Category	0	0	0	0	0
625% Category	0	0	0	0	0
937.5% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
Securitization Exp					
Oth Risk-Weighting App	0	0	0	0	0
Categories					
Tot RWA Securitization Exp	0	0	0	0	0
SSFA Mthd					
Total RWA Securitization Exp	0	0	0	0	0
Gross-Up					
Tot Deriv, Off-BS and Oth -	85	90	72	12	116
Risk Wght					
Memo - 0% Category - \$	0	0	0	0	0
Standardized Market Risk	0	0	0	0	0
Weighted Assets					
Risk-Weighted Asset Before	30,596	24,146	29,926	27,038	24,500
Ded					
- Excess Allowable LN&LS	0	0	0	0	0
Loss					
- Allocated Transfer Risk	0	0	0	0	0
Reserve					
Total Risk Weighted Assets	30,596	24,146	29,926	27,038	24,500
Current Credit Exposure All	0	0	0	0	0
Derivatives					
Derivatives Notional Prin					
Amounts					
OTC Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0
Centrally Cleared Contracts	0	0	0	0	0
Total					
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0



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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
Risk Based Capital (\$000)					
Tier One Capital					
Total Equity Capital	N/A	N/A	N/A	N/A	N/A
Adjusted					
- Ineligible Def Tax Assets	0	0	0	0	0
- Ineligible Intangibles	0	0	0	0	0
- Cumul Change F.V.	N/A	N/A	N/A	N/A	N/A
Financial Liab					
Net Tier One	3,367	3,213	3,221	3,093	3,019
Tier Two Capital					
+ Qualif Debt and Redeem					
Pfd	N/A	N/A	N/A	N/A	N/A
+ Cumulative Preferred Stock	N/A	N/A	N/A	N/A	N/A
+ Allowable LN&LS Loss	158	181	154	181	188
Allow					
+ Unrl Gain Mktbl Eqty Sec	N/A	N/A	N/A	N/A	N/A
(45%)					
+ Other Tier 2 Capital Comp	N/A	N/A	N/A	N/A	N/A
Net Eligible Tier Two	158	181	154	181	188
Total RBC Before Deductions					
Tier One & Tier Two	3,525	3,394	3,375	3,274	3,207
Tier Three & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
- Deductions for Total RBC	N/A	N/A	N/A	N/A	N/A
Total Risk-Based-Capital	3,525	3,394	3,375	3,274	3,207
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	307	1,490	359	738	444
Category Three - 50%	2,984	2,961	3,082	3,044	3,080
Category Four - 100%	27,220	19,605	26,413	23,244	20,860
Total On-Balance Sheet	30,511	24,056	29,854	27,026	24,384
Memo: Category One - 0%	2,175	2,326	2,266	2,314	2,331
Off-Balance Sheet					
Category Two - 20%	0	0	0	12	0
Category Three - 50%	0	0	0	0	0
Category Four - 100%	85	90	72	0	116
Total Off-Balance Sheet	85	90	72	12	116
Memo: Category One - 0%	0	0	0	0	0
Adjustments to Risk-Wgt					
Assets					
Risk-Weighted Asset Before					
Ded	30,596	24,146	29,926	27,038	24,500
- Excess Allowable LN&LS					
Loss Al	0	0	0	0	0
- Allocated Transfer Risk					
Reserve	0	0	0	0	0
+ Mkt Risk Asset & Fin Sub					
Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	30,596	24,146	29,926	27,038	24,500

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One Quarter Annualized Income Analysis--Page 12

Income Statement 1-Qtr-Ann  
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	<u>3/31/2019</u>			<u>12/31/2018</u>			<u>9/30/2018</u>			<u>6/30/2018</u>			<u>3/31/2018</u>		
Earnings and Profitability	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT	BANK	PG 17	PCT
Percent of Average Assets:															
Interest Income (TE)	5.44	4.14	94	5.43	4.16	93	5.54	4.09	95	5.59	3.94	97	4.93	3.79	94
- Interest Expense	1.13	0.53	94	1.15	0.49	96	1.03	0.45	95	0.91	0.40	96	0.97	0.37	97
Net Interest Income (TE)	4.31	3.60	83	4.28	3.65	81	4.51	3.62	88	4.68	3.52	95	3.97	3.41	79
+ Noninterest Income	0.13	0.40	11	0.16	0.42	18	0.21	0.41	25	0.21	0.42	26	0.18	0.41	18
- Noninterest Expense	2.53	2.83	38	4.13	3.21	84	2.67	2.78	48	2.47	2.76	35	2.25	2.79	27
- Provision: Loan & Lease	0.07	0.04	75	0.00	0.10	53	0.00	0.07	59	0.00	0.06	59	0.00	0.06	59
Losses															
- Provision: Credit Loss Oth	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Assets															
Pretax Operating Income (TE)	1.84	1.10	85	0.30	0.81	28	2.05	1.18	90	2.42	1.08	95	1.90	0.99	90
+ Realized Gains/Losses	0.00	0.00	94	0.00	-0.02	98	0.00	-0.01	95	0.00	0.00	94	0.00	0.00	97
Sec															
+ Unrealized Gains /	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Losses Equity Sec															
Pretax Net Operating	1.84	1.10	84	0.30	0.80	28	2.05	1.17	90	2.42	1.06	95	1.90	0.99	90
Income (TE)															
Net Operating Income	1.59	0.96	84	-0.08	0.68	17	1.64	1.03	81	2.02	0.93	93	1.36	0.86	78
Adjusted Net Operating	1.63	1.02	81	-0.08	0.69	16	1.57	1.05	79	1.77	0.98	86	1.36	0.91	77
Income															
Net Inc Attrib Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	1.59	0.88	89	-0.08	0.62	16	1.64	0.93	91	2.02	0.84	95	1.36	0.78	85
Net Income	1.59	0.96	84	-0.08	0.68	17	1.64	1.03	81	2.02	0.93	93	1.36	0.86	78
Margin Analysis:															
Int Inc (TE) to Avg Earn	5.80	4.41	94	5.89	4.44	94	5.91	4.36	95	6.16	4.20	97	6.29	4.08	98
Assets															
Int Expense to Avg Earn	1.20	0.56	94	1.25	0.53	97	1.10	0.47	96	1.00	0.43	96	1.23	0.40	99
Assets															
Net Int Inc-TE to Avg Earn	4.60	3.83	83	4.64	3.89	84	4.81	3.86	88	5.16	3.76	95	5.06	3.67	96
Assets															
Loan & Lease Analysis:															
Net Loss to Average Total	0.03	0.01	78	0.00	0.13	61	0.08	0.10	70	0.30	0.05	86	0.00	0.05	68
LN&LS															
Earnings Coverage of Net	87.00	-11.34	98	N/A	-4.20	N/A	29.50	-6.95	88	9.90	-8.73	74	N/A	-10.63	N/A
Loss (X)															
LN&LS Allowance to Net	19.75	-9.88	89	N/A	-5.77	N/A	6.42	-5.91	73	1.90	-7.01	56	N/A	-8.08	N/A
Losses (X)															
Capitalization															
Cash Dividends to Net	0.00	31.09	64	-4285.71	54.09	0	0.00	11.07	72	0.00	15.62	68	0.00	31.54	63
Income															
Retain Earnings to Avg Total	17.23	3.36	98	-36.39	-0.01	1	16.43	6.37	96	20.98	5.00	98	14.94	2.96	96
Equity															
Yield on or Cost of:															
Total Loan & Leases (TE)	6.28	5.80	73	6.40	5.86	75	6.36	5.77	75	6.81	5.66	88	6.86	5.57	88
Loans in Domestic Offices	6.28	5.80	74	6.40	5.86	75	6.36	5.77	75	6.81	5.66	88	6.86	5.56	88
Real Estate	6.26	5.46	79	5.44	5.55	55	5.38	5.52	49	6.74	5.43	87	5.33	5.30	56
Secured by 1-4 Fam	7.32	5.58	86	5.21	5.66	42	5.97	5.74	65	4.68	5.48	22	5.31	5.52	51
Resi Prop															
All Other Loans Sec	5.29	5.41	53	5.74	5.51	61	4.58	5.48	18	12.78	5.33	99	5.34	5.19	60
Real Estate															
Commercial & Industrial	15.23	6.05	98	5.60	6.06	35	6.99	5.97	80	7.55	5.87	89	8.22	5.79	93
Individual	6.12	7.24	29	6.49	7.43	33	5.94	7.29	25	7.24	7.14	56	7.62	7.04	65
Credit Card	N/A	11.17	N/A	N/A	10.57	N/A	N/A	12.64	N/A	N/A	9.23	N/A	N/A	12.05	N/A
Agricultural	6.93	5.69	88	7.90	5.98	90	7.21	5.57	89	8.20	5.04	97	8.04	5.07	97
Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities	1.60	2.52	3	2.40	2.47	48	2.20	2.38	42	1.00	2.24	5	2.01	2.29	39
(TE)															
Total Investment Securities	1.60	2.37	5	2.40	2.29	60	2.20	2.22	51	1.00	2.12	5	2.01	2.15	42
(Book)															
US Treas & Agency (Excl	1.60	2.13	14	1.60	2.07	18	2.21	1.85	74	1.00	1.89	6	2.01	1.77	71
MBS)															
Mortgage Backed	0.00	2.01	17	0.00	1.92	18	0.00	2.07	12	0.00	1.92	17	0.00	1.88	17
Securities															
All Other Securities	N/A	2.59	N/A	N/A	2.49	N/A	N/A	2.53	N/A	N/A	2.27	N/A	N/A	2.51	N/A
Interest-Bearing Bank	1.33	1.92	17	1.00	1.86	15	1.66	1.67	31	0.67	1.61	15	1.33	1.35	31
Balances															
Federal Funds Sold &	N/A	2.22	N/A	-80.00	2.01	0	N/A	1.78	N/A	N/A	1.46	N/A	N/A	1.38	N/A
Resales															
Total Interest Bearing	1.45	0.76	95	1.41	0.71	95	1.39	0.64	96	1.25	0.57	96	1.09	0.53	94
Deposits															
Transaction accounts	0.47	0.22	86	0.51	0.22	88	0.45	0.19	85	0.52	0.17	93	0.51	0.16	92
Other Savings Deposits	0.54	0.38	76	0.39	0.34	64	0.47	0.32	79	0.40	0.28	75	0.40	0.27	78
Time Deposits	1.94	1.28	94	1.97	1.17	96	1.94	1.05	96	1.73	0.96	95	1.54	0.88	95
Foreign Office Deposits	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A

Federal Funds Purchased & Repos	2.99	1.10	80	10.81	1.88	95	0.00	1.91	49	0.00	0.91	58	N/A	0.93	N/A
Other Borrowed Money	N/A	3.23	N/A	N/A	4.03	N/A	N/A	2.59	N/A	N/A	1.27	N/A	N/A	1.44	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Interest Expense	2.00	1.94	50	2.80	1.96	70	1.80	1.71	45	1.00	1.62	36	2.80	1.70	75
All Interest-Bearing Funds	1.51	0.79	94	1.53	0.74	96	1.42	0.67	96	1.23	0.60	95	1.28	0.55	97
Memo: Time Deps Over \$100M	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Memo: Time Deps Over \$250M	0.99	1.48	23	3.55	1.34	96	0.55	1.26	20	1.88	1.25	77	0.97	1.03	42

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ENLOE STATE BANK, THE ; COOPER , TX  
Securitization & Asset Sale Activities--Page 13

Securitization & Asset Sale-a  
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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	Percent Change 1 Quarter	1 Year
Securitization Activities	0	0	0	0	0	N/A	N/A
1-4 Family Residential	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
Home Equity Lines	N/A	N/A	N/A	N/A	0	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	0	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	0	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
All Other Loans and Leases	N/A	N/A	N/A	N/A	0	N/A	N/A
Retained Interest-Only Strips	N/A	N/A	N/A	N/A	0	N/A	N/A
1-4 Family Residential	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
Home Equity Lines	N/A	N/A	N/A	N/A	0	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	0	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	0	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
All Other Loans and Leases	N/A	N/A	N/A	N/A	0	N/A	N/A
Retained Credit Enhancements	N/A	N/A	N/A	N/A	0	N/A	N/A
1-4 Family Residential	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
Home Equity Lines	N/A	N/A	N/A	N/A	0	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	0	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	0	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
All Other Loans and Leases	N/A	N/A	N/A	N/A	0	N/A	N/A
Unused Liquidity Commitments	N/A	N/A	N/A	N/A	0	N/A	N/A
Sellers Interest in Secs & Loans	N/A	N/A	N/A	N/A	0	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	0	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	0	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	0	N/A	N/A
Loans							
Total Retained Credit Exposure	N/A	N/A	N/A	N/A	0	N/A	N/A
Asset Backed Comm'l Paper Conduits	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CR Exp Spons by Bank & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Liquid Comm by Bank & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Activity % Total Assets							
Securitization Activities	0.00	0.00	0.00	0.00	0.00		
1-4 Family Residential	N/A	N/A	N/A	N/A	0.00		
Loans							
Home Equity Lines	N/A	N/A	N/A	N/A	0.00		
Credit Card Receivables	N/A	N/A	N/A	N/A	0.00		
Auto Loans	N/A	N/A	N/A	N/A	0.00		
Commercial & Industrial	N/A	N/A	N/A	N/A	0.00		
Loans							
All Other Loans and Leases	N/A	N/A	N/A	N/A	0.00		
Asset Backed Comm'l Paper Conduits	N/A	N/A	N/A	N/A	N/A		
Cr Exp Spons by Bank & Other	N/A	N/A	N/A	N/A	N/A		
Liquid Comm by Bank & Other	N/A	N/A	N/A	N/A	N/A		
Percent of Tot Managed Assets on Balance Sheet & Sec Assets							
1-4 Family Residential	19.39	25.03	20.24	21.98	23.84		
Loans							
Home Equity Lines	N/A	N/A	N/A	N/A	0.00		
Credit Card Receivables	N/A	N/A	N/A	N/A	0.00		
Auto Loans	N/A	N/A	N/A	N/A	4.22		
Commercial & Industrial	N/A	N/A	N/A	N/A	14.70		
Loans							
All Other Loans and Leases	N/A	N/A	N/A	N/A	57.24		

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Securitization & Asset Sale Activities--Page 13A

Securitization & Asset Sale-b  
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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
% Tot Securitization Act by Type					
Retained Int Only Strips	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential	N/A	N/A	N/A	N/A	N/A
Loans					
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans					
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Retained Credit Enhancement	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential	N/A	N/A	N/A	N/A	N/A
Loans					
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans					
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Unused Comm to Provide Liquidity	N/A	N/A	N/A	N/A	N/A
Sellers Int in Secs & LNS % Trust	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans					
Percent of Tier 1 Capital					
Total Retained Credit Exposure	N/A	N/A	N/A	N/A	0.00
Retained Interest-Only Strips	N/A	N/A	N/A	N/A	0.00
Retained Credit Enhancements	N/A	N/A	N/A	N/A	0.00
30-89 Day PD Securitized Assets					
1-4 Family Residential	N/A	N/A	N/A	N/A	0
Loans					
Home Equity Lines	N/A	N/A	N/A	N/A	0
Credit Card Receivables	N/A	N/A	N/A	N/A	0
Auto Loans	N/A	N/A	N/A	N/A	0
Commercial & Industrial	N/A	N/A	N/A	N/A	0
Loans					
All Other Loans and Leases	N/A	N/A	N/A	N/A	0
Total 30-89 Day PD Secur Assets	N/A	N/A	N/A	N/A	0
90+ Days PD Securitized Assets					
1-4 Family Residential	N/A	N/A	N/A	N/A	0
Loans					
Home Equity Lines	N/A	N/A	N/A	N/A	0
Credit Card Receivables	N/A	N/A	N/A	N/A	0
Auto Loans	N/A	N/A	N/A	N/A	0
Commercial & Industrial	N/A	N/A	N/A	N/A	0
Loans					
All Other Loans and Leases	N/A	N/A	N/A	N/A	0
Total 90+ Days PD Secur Assets	N/A	N/A	N/A	N/A	0
Total Past Due Securitized Assets	N/A	N/A	N/A	N/A	0
Net Losses Securitized Assets					
1-4 Family Residential	N/A	N/A	N/A	N/A	0
Loans					
Home Equity Lines	N/A	N/A	N/A	N/A	0
Credit Card Receivables	N/A	N/A	N/A	N/A	0
Auto Loans	N/A	N/A	N/A	N/A	0
Commercial & Industrial	N/A	N/A	N/A	N/A	0
Loans					
All Other Loans and Leases	N/A	N/A	N/A	N/A	0
Total Net Charge Off Secur Asset	N/A	N/A	N/A	N/A	0

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ENLOE STATE BANK, THE ; COOPER , TX  
Securitization & Asset Sale Activities--Page 13B

Securitization & Asset Sale-c  
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	<u>3/31/2019</u>	<u>3/31/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
30-89 Day PD Securitized Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Days PD Secur Asset	N/A	N/A	N/A	N/A	N/A
90+ Day PD Securitized Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Day PD Secur Asset	N/A	N/A	N/A	N/A	N/A
Total PD Securitized Assets %	N/A	N/A	N/A	N/A	N/A
Net Losses on Securitized Assets%					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Net Losses on Securitized Assets	N/A	N/A	N/A	N/A	N/A
30-89 DAY PD managed assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Day PD Manage Asset	N/A	N/A	N/A	N/A	N/A
90+ DAY PD MANAGED ASSETS %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Day PD Manage Asset	N/A	N/A	N/A	N/A	N/A
Total Past Due Managed Assets %	N/A	N/A	N/A	N/A	N/A
Net Losses on Managed Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Net Losses on Managed Assets	N/A	N/A	N/A	N/A	N/A

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Fiduciary & Related Services--Page 1

Fiduciary Services-a  
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	3/31/2019			12/31/2018			12/31/2017			3/31/2019
	(\$000)	%Total	%MGD	(\$000)	%Total	%MGD	(\$000)	%Total	%MGD	%Change
Total Fiduciary and Related Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Accts in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%MGD	%Change
Total Fiduciary and Related Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Accts in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	(\$000)	%FID IN	%Change	(\$000)	%FID IN	%Change	(\$000)	%FID IN	%Change	
Fiduciary and Related Services Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Related Services	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Gross Fiduciary and Related Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Less: Expenses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Less:Net Losses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plus: Intra-company Credits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Fiduciary and Related Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Memo: Fiduciary Income - Foreign	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Gross Fiduciary Income % Nonint Inc		N/A			N/A			N/A		
	Bank		PCT	Bank		PCT	Bank		PCT	
Fiduciary Income % Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Memo: Fiduciary Income Foreign	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	(\$000)	%Total	%Change	(\$000)	%Total	%Change	(\$000)	%Total	%Change	
Collective/Common Trust Fund Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Domestic Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
International/Global Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Stock/Bond Blend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Taxable Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Municipal Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Short Term/Money Market	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Specialty/Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total Trust Funds	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	(#)	%Total	%Change	(#)	%Total	%Change	(#)	%Total	%Change	
Collective/Common Trust Fund Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Domestic Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	



International/Global Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Stock/Bond Blend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Taxable Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Municipal Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Short Term/Money Market	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Specialty/Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total Trust Funds	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<div>Peer Group Descriptions for Fiduciary &amp; Related Services:Peer Number</div>										



FDIC Certificate # 10716  
OCC Charter # 0  
Public Report

FRB District/ID\_RSSD 11 / 431958  
County: DELTA

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6/10/2019 9:29:24 AM

	<u>3/31/2019</u>				<u>12/31/2018</u>				<u>12/31/2017</u>			
	(\$000)	%Rev		PCT	(\$000)	%Rev		PCT	(\$000)	%Rev		PCT
Gross Fiduciary Losses - Managed												
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EB & Retirement Related Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Gross Managed Losses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Gross Fiduciary Losses - Non Managed												
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EB & Retirement Related Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Gross Non Managed Losses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Fiduciary Losses - ALL												
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EB & Retirement Related Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Net Losses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	(\$000)	#ISS	%Change		(\$000)	#ISS	%Change		(\$000)	#ISS	%Change	
Corporate and Muni Trusteeships	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Issues in Default	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
All Other Corporate	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Managed Assets in Fiduciary Accts	(\$000)	%Total	%Change		(\$000)	%Total	%Change		(\$000)	%Total	%Change	
Noninterest-Bearing Deposits	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Interest-Bearing Deposits	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
U.S. Treasury & Agency	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
State, County & Municipal	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Money Market Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Equity Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Common & Collective Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Short-Term Obligations	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Notes and Bonds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Unregistered Funds & Private Equity	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Common & Preferred Stocks	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Real Estate Mortgages	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Real Estate	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Miscellaneous Assets	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Total Managed Assets	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Memo: Fiduciary Assets in Advised or Sponsored Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	

Peer Group Descriptions for Fiduciary & Related Services:

Peer Number

